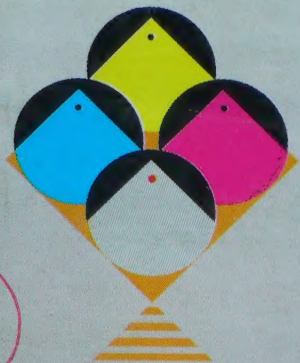


# SEWA



SELF EMPLOYED WOMEN'S ASSOCIATION



दूसरी आजादी तरफ

दूसरी आजादी की ओर

Towards Second Freedom



सेवा आंदोलनना २५ वर्ष

सेवा आंदोलन के २५ वर्ष

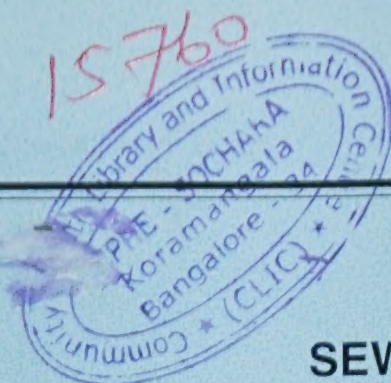
25 YEARS OF

SEWA MOVEMENT

1972 - 1997

SILVER JUBILEE YEAR 1997





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# SEWA - 1997

## SEWA CELEBRATES ITS SILVER JUBILEE YEAR

**The Largest Single Union in Gujarat  
with a Membership of 2,11,124**

**All India Membership 2,11,124  
Gujarat Membership 1,59,204**

### Gujarat Membership : Trade-wise

Main Categories of Members	Number of women
Home-based workers	44,484
Hawkers & Vendors	13,752
Manual Labourers & Service Providers	1,00,968
Total Members	1,59,204

Rural members	1,02,440
Urban members	56,764
Total members	1,59,204



## TOWARDS SECOND FREEDOM

India celebrated fifty years of Independence this year. And SEWA celebrated 25 years of organising poor women. From a handful of members meeting under a neem tree with our founder, Elaben Bhatt, in Victoria Garden, Ahmedabad, SEWA has become the largest women's union in India. It has also become a movement - the SEWA Movement.

In 1947, India obtained political freedom after a long struggle. But the "second freedom", freedom from poverty and hunger, the economic freedom of our people, is yet to be attained.

The SEWA Movement is committed to the "Second Freedom". At dawn on August 15th 1997, Independence Day, led by the daughters of our members, SEWA's new generation, thousands of women from 9 districts took a pledge. At the historic "Amar Bavaliya" site where Mahatma Gandhi held his first workers' meeting, SEWA sisters vowed to complete his unfinished work. This was a pledge to work together, with all our collective strength, for the "second freedom".

### Pledge taken by SEWA Sisters at dawn, August 15th, 1997

*Fifty years ago, our nation was under colonial subjugation. Thousands of women and men struggled long and hard, put up with innumerable difficulties, offered non-violent passive resistance (satyagrah) and even gave their lives for our much cherished freedom. Today we pay sincere tribute to these brave freedom fighters.*

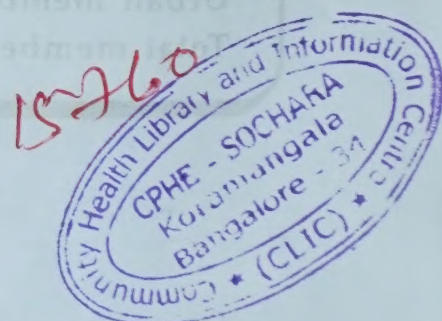
*Mahatma Gandhi led our freedom struggle. He had full faith in women's shakti (power), at a time when few other leaders believed in women's leadership. We salute him on this historic occasion and pledge to continue his work of truth and justice.*

*We are fully committed to this nation and its ideals, and to safeguarding our freedom. We will never forget the sacrifices of our mothers and acknowledge our debt to them. Today at day-break of August 15th, 1997, we resolve the following :*

- *we are committed citizens of this country*
- *we will strengthen our union*
- *we will work for the unity and integrity of India*
- *we will work with all our strength for a just and humane and society*
- *we will obtain full employment*
- *we will work for our own and our country's self-sufficiency*
- *we will work towards developing all our capacities - physical, mental and intellectual*
- *we will fear no one and strive to strengthen all our sisters so that they too are fearless*
- *we will strive to include all in our movement for truth and non-violence*
- *we will strive for equality, justice, development and peace*
- *we will not rest till all achieve true freedom from poverty, economic and social bondages. - This is our solemn pledge on this Independence Day at Amar Bavaliya.*

*Jay Hind*

*Jay Hind*





## The Self - Employed Women's Association (SEWA)

SEWA is a trade union registered in 1972. It is an organisation of poor, self-employed women workers. These are women who earn a living through their own labour or small businesses. They do not obtain regular salaried employment with welfare benefits like workers in the organised sector. They are the unprotected labour force of our country. Constituting 93% of the labour force, these are workers of the unorganised sector. Of the female labour force in India, more than 94% are in the unorganised sector. However, their work is not counted and hence remains invisible. In fact, women workers themselves remain uncouned, undercounted and invisible.

SEWA's main goals are to organise women workers for full employment and self reliance. Full employment means employment whereby workers obtain work security, income security, food security and social security (at least health care, child care and shelter). SEWA organises women to ensure that every family obtains full employment. By self-reliance we mean that women should be autonomous and self-reliant, individually and collectively, both economically and in terms of their decision-making ability.

At SEWA we organise workers to achieve their goals of full employment and self reliance through the strategy of struggle and development. The struggle is against the many constraints and limitations imposed on them by society and the economy, while development activities strengthen women's bargaining power and offer them new alternatives. Practically, the strategy is carried out through the joint action of union and cooperatives. Gandhian thinking is the guiding force for SEWA's poor, self-employed members in organising for social change. We follow the principles of satya (truth), ahimsa (non-violence), sarvadharm (integrating all faiths, all people) and Khadi (propagation of local employment and self reliance).

SEWA is both an organisation and a movement. The SEWA movement is enhanced by its being a 'sangam' or confluence of three movements : the labour movement, the cooperative movement and the women's movement. But it is also a movement of self-employed workers, their own, home-grown movement with women as the leaders. Through their own movement women become strong and visible. Their tremendous economic and social contribution becomes recognised.

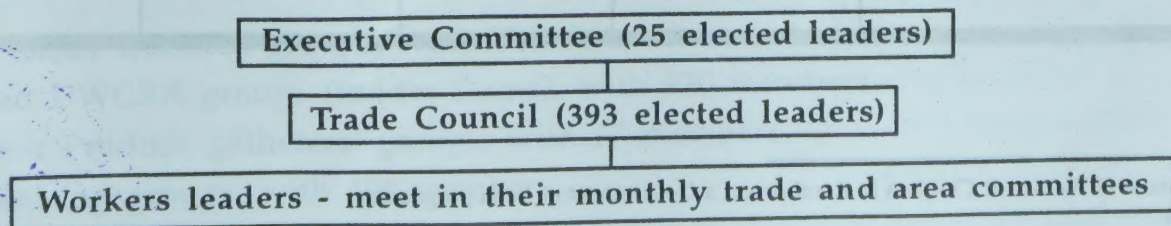
This year, 1997, marks the completion of twenty - five years of organising women workers. As we complete our twenty-fifth year, we look back with some pride and satisfaction at what has been achieved through poor women's organised strength, their creative insights and experiences and their leadership. Indeed, the women workers of our country are our richest resource.

Through their faith in organising for their rights, to protect their livelihoods and to safeguard their rightful place in the economy, self-employed women have made their mark. They are now visible, more articulate and self-confident. Twenty-five years ago, people didn't even recognise them as a group nor their significant contributions to our country. Today there is a growing recognition of this, of their immense leadership potential and their abilities.

And yet, we have a long way to go. There are still millions of women who remain in poverty and are exploited, despite their long hours of hard labour. They are not yet organised. Also there is much to be done in terms of strengthening women's leadership, their confidence, their bargaining power within and outside their home and their representation in policy-making fora. It is their issues, their priorities and needs which should guide and mould the development process in our country. Towards this end, we have to support women in building their own capacities, and in strengthening and develop their own economic organisations.

### SEWA's Structure

Any self-employed women worker in India can become a member of SEWA by paying a membership fee of Rs. 5 per year. Every three years SEWA's members elect their representatives to a new Trade Council made up of worker-leaders. This committee then elects the Executive Committee of SEWA.





## Self-Employed Women Workers

These are workers who have no fixed employee-employer relationship and depend on their own labour for survival. They are poor, often illiterate and vulnerable. They barely have any assets or working capital. But they are extremely economically active, contributing very significantly to the economy and society with their labour.

There are three types of self-employed workers.

[1] **Hawkers, vendors and small business women** like vegetable, fruit, fish, egg and other vendors of food items, household goods and clothes vendors.

[2] **Home-based workers** like weavers, potters, bidi and agarbatti workers, papad rollers, ready-made garment workers, women who process agricultural products and artisans.

[3] **Manual labourers & service providers** like agricultural labourers, construction workers, contract labourers, handcart pullers, head-loaders, domestic workers and laundry workers.

### Increase in employment and income through organising :

Through our joint strategy of struggle and development, SEWA members' income and employment increased significantly.

This was achieved both through women's own union and local economic organisations (cooperatives and producer's groups), as well as savings and credit services of SEWA Bank.

#### Increase in income Through union organising

Year	1994	1995	1996	1997
Number of women	32,794	27,982	38,072	56,105
Income (in Crores of Rupees)	3.9	2.8	4.8	7.6

#### Increase in Income Through Cooperatives, \* DWCRA (producers) Groups and SEWA Bank's Loans

Year	1994	1995	1996	1997
Number of women	13,700	35,175	37,229	34,518
Income in Crores of rupees	3.45	4.45	9.7	7.41

#### Income increase through women's own deposits in SEWA Bank

Year	1994	1995	1996	1997
Number of Women	67,198	74,000	96,160	81,143
Income (in crores of rupees)	89,60,000	1	1.5	1.28

\* DWCRA : Development of Women & Children in Rural Areas, a Government of India programme for rural development.



## PROMOTING WOMEN'S OWN ORGANISATIONS

SEWA believes that the basis of development and progress is organisation. Self employed women must organise themselves into sustainable organisations so that they can collectively promote their own development.

These organisations (the women's own organisations), have many different purposes. They can be trade organisations which promote employment, increase income or link the women workers/producers with the market. They can be organisations which build assets through savings and credit, such as the Bank. They can be organisations which provide social security, such as health care or child care. They can be organisations which promote the cause of, and advocate for, poor women.

They can be organisations at the village level, at the district level, at the state level, at the national or international level. They can be registered as Co-operatives, Societies, Producer Associations or even remain unregistered. Their members may be self employed women directly, or primary organisations of self employed women.

SEWA has been helping its members to form their own organisations. These organisations all have the following characteristics :

- They exist for the benefit of the self-employed women members of SEWA
- They are owned by the self employed women
- They are managed by them
- They are democratically run
- They aim towards self reliance, both financially and managerially.

Given SEWA's emphasis on employment and income, most of the organisations are trade or occupation based. They are poor women's own economic organisations. The members of these organisations own these through shares or control of working capital and other resources. They directly benefit from their own organisations. Some of the organisations are registered under the Co-operatives Act, and some are DWCRA groups (producers groups) registered with the Ministry of Rural Development. All these trade organisations are smaller primary groups, village level or mohalla level based, and all are independent, autonomous bodies. They include :

### 1. Co-operatives

- Milk Producers Co-operatives, with a total of 3,576 members
- Artisans Co-operatives, with a total of 3,000 members
- Bank Co-operative, with 59,175 members (share-holders)
- Land based Co-operatives, with a total of 302 members
- Stone quarrying Co-operatives, with a total of 102 members
- Cleaners Co-operative, with 1,000 members
- Salt producers Co-operatives, with 250 members
- Housing Co-operative, with 302 members
- Vendors Co-operatives, with 100 members

### 2. DWCRA (Producer) Groups

- 136 Artisans based DWCRA groups, with 15,896 members
- 46 Land based DWCRA groups (fodder farms), with 920 members
- 10 Small Forest Produce gatherers' groups, with 87 members
- 19 Nursery Raising groups, with 404 members
- 8 Food Security and Consumer Groups (Shakti Packet)



### 3. Savings and Credit Organisations

Women require banking and credit services in both urban and rural areas. In the latter, they have formed their own savings groups and are learning to manage their own collective capital. These groups have then formed their own district-level associations and include women workers of varied trades in many villages. Two such district-level associations are :

- Ahmedabad Savings and Credit Association with 6,750 members.
- Kheda Savings and Credit Association with 8,317 members.

SEWA's urban members have their own savings accounts in SEWA Bank. The Bank promotes and trains these associations in order to decentralise its own operations, and build local self-reliance. It works closely with the Associations in reaching savings and credit to rural women.

Presently there are 855 savings groups in 9 districts of Gujarat with a total of 25,555 women. In 1997 a total of 81,028 women were depositing their savings in SEWA Bank.

### 4. Social Security Organisations

These are organisations of social security providers, including health workers and child care workers. The members are the actual care givers, while the self employed women obtain services. They are :

- Lok Swasthya SEWA Health Co-operative with 155 members, reaching 33,075 self employed members and their families.
- Krishna Dayan Co-operative, with 85 members, reaching 26,285 members and their families.
- Sangini Child Care Co-operative with 825 members, reaching 3,639 members' children.
- Shaishav Child Care Co-operative, with 92 members, reaching 1,500 members' children.

### Federations

The economic organisations described above are all primary organisations, serving the self employed women directly. However, organising at the primary or grass roots level is necessary, but not enough. Access to markets, to training, to technical inputs and to policy making, requires organisations which can deal at state, national and international levels. The primary purpose of these organisations is to link the self employed women, through their primary organisations, to the larger economic structures; and in doing so, to mainstream them into the economy.

These federations are of different types, with different purposes, depending on the need of the primary organisations. Some serve one type of need such as housing, while others serve a multiplicity of needs. However, the main aim of all the Federations is to mainstream the self employed women.

### Gujarat State Mahila SEWA Cooperatives Federation :

The need for such a Federation was felt by the co-operatives mainly in the areas of marketing, capacity building for management of primary co-operatives and policy interventions with the Government. The SEWA sponsored co-operatives organised and took the initiative to form this Co-operative Federation, the first of its kind. Today it has 82 co-operatives as members with a total of 29,617 self employed women. It was registered in 1993. In 1996, the Federation became a member of the National Cooperative Union of India.

### Banaskantha DWCRA Mahila SEWA Association (BDMSA) :

In Gujarat's north western desert district, Banaskantha women have formed their own association of village level DWCRA stands for Development of Women and Children in Rural Areas, a government of India programme for rural development (producers) groups. Based on local resources and women's own traditional skills, women have taken the leadership to develop their own district through economic activities.

80% of the families who once migrated in search of work and income security no longer do so. In 1996, rural women managers took over the running of their own economic activities.



An individual village level DWCRA group is too isolated and vulnerable to easily reach markets, raw materials and credit on its own. SEWA, the union, had undertaken the task of promoting new groups, helping them to build their capacities and of linking with the government. However, it was felt that there should be a self-managed organisation to undertake all these functions to act as a promoter, support and advocate for the DWCRA groups. Thus the BDMSA was registered as an Association. Its members are representatives of DWCRA groups in Banaskantha District. There are 67 groups represented in it, covering 43,500 self employed women. It was registered in 1993.

#### **Kutch Craft Association :**

There are 103 groups represented in it, covering 4,601 self employed women. It was registered in 1995.

This association was formed to support local women in their efforts to preserve and promote their traditional craft skills. It also aims to assist them in marketing so that their skill becomes a continuous source of employment. Now women no longer have to depend on state-supported 'relief work' (mainly digging and road construction work) for survival. Instead they embroider and market their own exquisite products, eliminating middlemen and exploitative traders.

#### **Surendranagar Bal Vikas (Child Development) Mandal :**

In the dry, desert villages of Halvad, Dhrangadhra and Patdi talukas, women work in salt pans in very harsh conditions. In order to plan for a better future for their young children, women have formed their own groups. These then, in turn, formed a district level association ('mandal') of 50 groups and women. At present the mandal is running 16 child care centres and 10 non formal education classes.

#### **Sukhi Mahila Mandal :**

A dam built over the Sukhi river displaced thousands of tribal families. SEWA started organising these families after their rehabilitation by the Government of Gujarat, with the aim of integrating them into the mainstream through economic rehabilitation. A three-year project from the government was undertaken by SEWA. 2 village-level trade organisations of Co-operatives and 3 DWCRA groups were formed, as part of the project. At the end of three years, SEWA's primary and linking role was taken over by the Sukhi Mandal registered in 1995. The Mandal had 2,865 self employed women from 6 villages as its members in SEWA. SEWA is supporting the Mandal with technical services and capacity building.

#### **Sabarkantha Khedu Mandal :**

In the largely dry, rain-fed lands of Sabarkantha district, agriculture is the major occupation. There is severe soil erosion of land resulting in ravines and land degradation. The Gujarat government's Land Development Corporation (GLDC) approached SEWA for collaboration in its watershed project in this district. The latter aimed to protect and preserve water and land through local women's participation. From 1994 onwards, SEWA has been organising women farmers and agricultural labourers towards developing their land as a viable source of employment. Even after the completion of a two-year collaboration on the GLDC project, women continued to be active in the district's development. They formed their own Women Farmers' Organisation Sabarkantha Khedu Mandal in 1997. Currently the Mandal has 2,000 members.

#### **Ansooya Trust :**

SEWA has been using communication services as a means of bringing the reality, concerns and struggle of poor women into the mainstream of society. In addition, communication services are required by self-employed workers to facilitate sharing of expenses, enhance organising and strengthen their movement. Through these services, women learn of each others concerns, struggles and strategies.

One such medium of communication is our fortnightly, 'Ansooya'. It communicates the expenses of workers and their organisations to the outside world in Gujarati. SEWA members call 'Ansooya' our own newspaper.



In order to consolidate and strengthen Ansooya's efforts to promote women's development, Shri Mahila Ansooya Trust was established in 1996. The Trust produces publications on issues concerned with women workers. It also promotes local and folk media, booklets, posters and video films. Workers also obtain training in these various communication media.

#### **Gujarat Mahila Housing Trust :**

SEWA, SEWA Bank, and all the Federations described above deal mainly with women's employment and social security needs. In addition to their main purpose, each of the federations were facing a demand for improved quality of life particularly better housing from their members. Since for the self employed, a house is also a productive asset, their housing needs are closely linked with their employment needs. It was, therefore, decided to promote a federation which would deal only with housing. This federation helps each organisation to promote the housing requirements of her members, and would link with the larger housing structures nationally and internationally. The Mahila Housing Trust registered in 1995 was promoted by SEWA, SEWA - sponsored organisations, and other sister organisations such as Foundation for Public Interest (technical and training support), and Friends of Women's World Banking (Finance).

#### **Democratic, Self-managed, Sustainable Organisations**

All the organisations described above are democratic. Their members, the self-employed women, hold elections periodically (most organisations have elections once every three years) to determine their executive committee. The executive committee meets at least once a month, sometimes more often, and takes all the decisions regarding both day to day running of the organisation, and most of its policies. The members of this executive committee are from the self-employed members of the organisation. This kind of structure makes the organisations fully accountable to its members.

The organisations are self-run. There are two ways in which the organisations run the day to day affairs. First, the members of the executive committee may be the managers of the organisation; this is especially true in the village level Co-operatives or DWCRE groups, where the secretary or manager of the group is responsible for managing, accounts, marketing etc. Second, the executive committee may hire full time or part-time staff. Generally, the organisations prefer to hire local women, preferably from among their own ranks of self-employed. Given the increasing literacy among the younger generation, this is an entirely feasible process. Sometimes, staff is hired from among trained personnel in particular fields, e.g. a trained banker as Managing Director of the Bank or a product designer or an agriculture expert.

Sustainability is a must for the organisations. The organisations are a means by which the self employed reach into the mainstream. This means that the organisations must be able to stand in the market. Furthermore, the members expect their organisations to have a long life, so they have to be self-reliant and cannot depend financially or managerial on others.

#### **Capacity Building, Resources, Linkages**

Demand and awareness about their own organisations is growing among the women and the communities. Their major needs now are capacity building, more resources and linkages, including to existing structures.

They need the skills required to run their own organisations. These include accounting skills, managerial skills, marketing skills and various types of technical skills such as agricultural techniques or knowledge of medicines.

**SEWA Academy and the various Federations are providing these skills, but the demand is huge.**

The organisations also need resources to become self-sufficient and to grow. They need seed capital in the form of revolving funds, credit, water, electricity and land. SEWA has always struggled to enter the mainstream and make the presence of the self employed and poor women felt there : be it the trade union or Co-operative sector, banking or financial structures, mainstream markets, the media, social security structures - in fact, everywhere.



Therefore, we strive for linkages to existing structures, as a methods of mainstreaming the organisations of self employed women and making them sustainable. Not only do the organisations get linked but in the process the existing structures also start to adapting to these organisations. Linkages are required to technical institutions such as agricultural universities, marketing and export organisations, housing institutions, health facilities, government programmes and schemes.

## **MOBILISATION THROUGH CAMPAIGNS**

While organising women and supporting them in building their own workers' organisations, the need for mass mobilisation through campaigns became evident. This mass mobilisation strengthens the SEWA movement and at the same time highlights their own pressing issues.

All mobilisation is done as part of a campaign around a clearly identified issue. The issue is identified by the women and local leaders as one which affects large numbers of people, which then effects them deeply or is felt as unjust or intolerable, and is continually called to our attention. Mobilisation involves continuous meetings at the village or mohalla level. The meetings must include as large a representation as possible, for example an all-village meeting - 'gram sabha'. It means clear identification of issues and a strategy formulated by as inclusive group as possible. It means follow-up of the strategy by local people supported by SEWA. It mean leadership from the women themselves. It means collection of relevant information through formal and informal surveys, and equally useful dissemination of this information. Several campaigns, propelled the SEWA movement forward in 1997.

### **Home-based Workers Campaign**

A campaign started at SEWA more than two decades ago reached its peak at the International Labour Organisation(ILO) in 1996. A historic victory for home-based workers world-wide was won when the ILO voted for a Convention to address the needs and priorities of home-based workers everywhere, according to them full rights as workers. SEWA collaborated with unions in many countries and federations of unions like HOMENET in the campaign process. Extensive dialogue was also held with policy-makers in the labour ministry of the government of India and our own state labour department in Gujarat.

Currently, SEWA is spearheading a national campaign for legislation for home-based workers.

### **The Water Campaign**

The areas of North Gujarat where SEWA works are mainly arid and semi-arid. Safe drinking water is a major problem, as is water for irrigation. Without water, both living conditions and the economy remain depressed in these areas. In 1995, SEWA's local leaders organised gram sabhas in 290 villages. The response was overwhelming with villagers coming together to identify their major problem as an acute shortage of water.

The women leaders then identified the usually defunct or untapped water resources in their villages, and the exact reason for the shortage—some had no well at all, in some there was a bore well but the pump was out of order, in others there was a pipeline, but water was rarely piped through; they identified the agency responsible for their water source, and the means of obtaining assured water a new water sources, repair of existing sources. They, then, began to work with the village Panchayat towards a solution — collection of funds from villagers, contacting responsible authorities, linking with Government schemes, bringing in new technical solutions, education campaigns within the village. The villagers have been responding to SEWA members with great enthusiasm, and in some areas results are already visible, with water tankers being provided in some villages, repair works beginning in others and new water resources provided in a few. In 1997 too, this Campaign was carried forward by women leaders.

### **The Food Security Campaign**

After water, the second major problem identified in the gram sabhas is the unavailability of food grains. Most of the villages, and especially the poor, rely on the ration shops for their food needs; most villages do not have their own ration shop but have to rely on those 3-4 Kilometers away. Even there, as the villagers say : 'Whenever we go there is a shortage of all items, grains, sugar, oil, kerosene'. The campaign for adequate coverage of ration shops, adequate supply in them and alternatives to the ration



shops began in 1995 and continued in 1996. It spread to more districts this year. Village women regularly meet the civil supplies authorities demanding adequate and timely supplies, ration cards and the kind of supplies they require.

### **Vendors Campaign**

Vendors are an important part of the urban distribution system, yet they are treated as criminals. In 1995 SEWA took the campaign for 'Legal rights for street Vendors in our Cities' to the international arena, with a meeting of vendors of 11 mega cities of the world organised in Bellagio, Italy. The meeting passed an International Declaration demanding policy and space for vendors.

In 1996, we began a survey of vendors in Ahmedabad and other Indian cities. This year we extended the survey. We also contacted various groups working with vendors and disseminated information on the Bellagio Declaration. In addition, we continued our campaign at the local level with the municipal authorities, for an end to forcible 'clearance' of vendors and to obtain alternative vending sites. Negotiations for more sites and an end to forced 'clearance' till suitable alternative sites are given, are in progress.

### **Clean Ahmedabad Campaign**

(Swachchh Amdavad Abhiyan)

Increasingly people are becoming aware of the lack of clean surroundings in our cities and its health consequences. The poor in the slums especially, face piling of garbage, filthy and insufficient number of toilets, overflowing drains, stagnant pools and polluted drinking water, which spread disease and make their lives miserable. However, it is not the poor alone who can handle these problems. Those living in better off areas have come to realise that lack of cleanliness in one part of the city, will affect the health of all. For various reasons, the public authorities are unable to handle the huge problems of the cities, and this has given rise to the 'Clean Ahmedabad' campaign since 1994.

In the labour areas, SEWA alone is conducting the campaign. Continuous mohalla level meetings bring out the problems and raise awareness. The women leaders from the areas then take up the issues with help and guidance from SEWA organisers. Generally, the leaders handle simple garbage cleaning within the community, but for infrastructure issues like broken drain pipes, polluted drinking water and toilets they contact and co-ordinate with the municipal authorities. Continuous education in cleanliness and discussion with members, ongoing identification of local needs and daily co-ordination and pressuring of the municipal authorities are the elements of this campaign.

In the middle class residential areas the campaign is conducted in collaboration with other organisations-where local residents' organisations and a few corporate companies are very active. The paper picker members of SEWA are in the forefront of the campaign as they are the real cleaners and recyclers of the dry garbage of Ahmedabad. They are allocated certain areas to keep clean and each house is supplied with a SEWA bag for collection to be replaced when filled. There is an ongoing education campaign on cleanliness with the residents. The women then re-sell the dry waste which is the only source of employment.

The women involved in this campaign are now recognised as 'Arogya Bhaginis' or literally, 'Health Sisters' (Health Workers). Clean Ahmedabad Campaign won a major national award, the FICCI Award (given by the Federation of Indian Chambers of Commerce and Industry - FICCI) in 1996.

In 1997 campaign entered its consolidation phase and also concentrated on covering more areas of Ahmedabad city.

### **Campaign for Recognition of Unorganised Sector Workers**

The struggle for recognition of unorganised sector workers gained momentum with the formation of National Centre for Labour (NCL) in 1995, a labour federation of unorganised sector workers, the first ever in the history of the labour movement. SEWA is the largest founder-member of this organisation, along with the construction workers' unions, fisher-persons union, contract workers unions, domestic workers union forest workers and agricultural workers unions. Six lakh workers are members of NCL.



In 1997, NCL was invited to attend the Indian Labour Conference, on behalf of unorganised labour. The ILC is the National Tripartite forum of Labour, Employers and Governments which decides Labour policies in the country. Elaben represented NCL and emphasised the need for a law on homebased workers, social security for unorganised workers and representation of workers in all forums.

A campaign on Minimum Wages was launched in 1997 to be co-ordinated by SEWA with the Campaign Centre in Ahmedabad.

### **Campaign for Minimum Wages**

The majority of India's work-force - 30 crore (300 million) people are in the unorganised sector, contributing almost 94% of the total labour force. The economic contribution of these workers is very significant. The National Accounts Statistics estimates that the unorganised sector contributes 64% of the total national income.

However, this large group of self employed workers do not even get minimum wages and a minimum level of 250 days of work in a year. Hence, they remain poor, vulnerable, indebted and exploited. NCL has launched a nation wide campaign Need-based Minimum Wages of Rs. 125 per day for active unorganised sector workers, as defined by the 15th Indian Labour Conference. Our demands include :

#### **\* Need based minimum wage**

- Three consumption units for one wage earner (Family of 2 adults + 2 children)
- Minimum Food requirement 2700 calories per adult
- Clothing 72 yards per annum per family
- House rent
- 20% for fuel & lighting
- 25% for medical expenses, education of children, old age and ceremonials

#### **\* Fixation and implementation for all categories for all categories**

- Scheduled
- Unscheduled
- Piece rated

#### **\* Linkage with**

- Consumer price index and 100% neutralisation

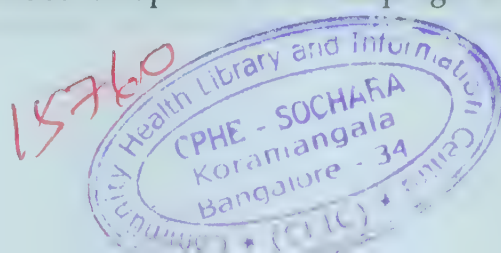
#### **\* Minimum employment 250 days**

#### **\* Setting up of tripartite systems for implementation and social security measures**

#### **\* Fair labour standards**

### **Campaign for Forest Workers**

Women have been forest and nursery workers and collectors of minor forest produce for years. However, they have not received the technical support and services that they require. On the other hand, it is they who are the worst sufferers in the increasing ecological degeneration and land degradation at the local level. In addition, some policies of the government's Forest Department, including their own nursery-raising, are an impediment to women's employment. These policies are not only a hindrance but also result in declining incomes of the poorest of women who depend on forest and nursery -raising for survival. In this context, SEWA has initiated a national and state level campaign to hand over nursery-raising to local women. In 1997, a national consultation was organised to spread this campaign further.





## **Campaign for Land for Salt Workers.**

There are thousands of salt workers in Gujarat who depend on salt farming for a living. Currently, land on which salt is produced has been reserved as a sanctuary for wild asses an endangered species. As a result, thousands of workers have lost their means of livelihood. SEWA is campaigning for alternative land for these workers.

## **Campaign for Recognition of Dais (Traditional Birth Attendants)**

Dais or Traditional Birth Attendants (TBAs) have been conducting home deliveries in Gujarat's villages for centuries. They also provide general primary health services to families. Yet they remain unrecognised by the government's Health Department and society in general. They neither get the respect that is their due nor do they play any significant role in the government health system. SEWA has been demanding that the dais be registered, given identity cards and be given responsibility for providing decentralised health care at women's doorsteps in the villages.

## **Campaign for Child Care as a Basic Service**

For poor working women, child care is a priority and basic need. Our experience has been that when appropriate and affordable child care is organised for workers, they can earn and their productivity increases. Enhanced income brings in better food, nutrition and health care to women's families, as they can now spend on these needs. They also report 'peace of mind', knowing that their children are being taken care of properly. Finally, workers' older children are released from child care responsibilities and start attending school.

For all these reasons, SEWA has been campaigning for child care as an entitlement for all women workers for some years now. We have been a founder-member of FORCES (Forum for Creches and Child Care Services). In 1996 we began the process of starting a Gujarat chapter of FORCES. A state-level meeting of several organisations involved in child care was held and its recommendation widely circulated follow-up dialogue with state-level planners and policy-makers is continuing. In addition, we have been pressing our demand for child care as part of the governments Minimum Needs Programme and for appropriate budgetary allocations at both state and central government levels.

Some of the campaigns described here are undertaken at national level, state or local level. Some are even active at the international level. Still others are operative at a combination of levels. This year, we put considerable emphasis and effort in pushing these campaigns forward. Women themselves actively participated, voicing their concerns and contributing to plans in committees and with the concerned government officials. Most of them are ongoing and have to be pursued actively each year.

Through these campaigns there is increased mobilisation. They are a boost to SEWA's organising efforts. They also strengthen women's leadership and their own workers' organisation. It is a slow and long-term process which leads to overall development of women, their families and ultimately social change. It brings poor women and their concerns into the mainstream of society. It makes them more and more visible.

## **SEWA Members' Ten Questions.**

In our experience, poor women's growth, development and employment occurs when they have work and income security and food security. It also occurs when they are healthy, able to have child care and have a roof over their heads. In order to ensure that we are moving in the direction of our two goals of Full Employment and Self Reliance, constant monitoring and evaluation is required. In a membership-based organisation, it is the members' priorities and needs which necessarily shapes the priorities and direction of the organisation. Hence, it is appropriate that members' themselves have developed their own yardstick of evaluation. The following ten questions have emerged from the member' and continually serve as a guide for all members, group leaders, executive committee members and full-time organisers at SEWA. It is also useful for monitoring SEWA's progress and the relevance of its various activities and their congruence with members' reality and priorities. It also leads to increased accountability of SEWA's leaders and organisers to the members.



## The Ten Questions of SEWA :

1. Have more members obtained more **employment** ?
2. Has their **income** increased ?
3. Have they obtained **food and nutrition** ?
4. Has their **health** been safeguarded ?
5. Have they obtained **child-care** ?
6. Have they obtained or improved their **housing** ?
7. Have their **assets** increased ? (like their own savings, land, house, work-space, tools of work, licenses, identity cards, cattle and share in cooperatives and all in their own name. )
8. Have the workers' **organisational** strength increased ?
9. Has workers **leadership** increased ?
10. Have they become **self-reliant** both collectively and individually ?

Questions 1 to 7 are linked to the goal of full employment while 8 to 10 are those concerned with SEWA's goal of self reliance. However each of these are interconnected to each other.

## ORGANISING WOMEN IN RURAL AREAS

SEWA's Rural Membership : 1,02,440

Many areas where SEWA works in Gujarat are dry, drought-prone, even desert areas, where there is lack of employment, very low wages, poor health, low literacy, crippling debts and high rates of forced migration.

At first, rural workers in SEWA were organised by the traditional union strategies. There were many struggles for minimum wages, organisers were attacked in the fields and legal cases were undertaken. Leave aside obtaining minimum wages, the village women who constitute 50% of the work force even lost whatever low-paid work they had, as a result of the union action.

From these experiences, we learned some hard lessons. The basis of obtaining higher wages is the capacity and power to bargain. However, the workers in these areas have neither this capacity, nor the power, because they are weak and vulnerable because of the lack of employment. In a situation where there is an almost unending supply of labour, and limited employment, the workers are unable to bargain for higher wages.

If the workers are to empower themselves and increase their bargaining power, the only viable strategy is one of increasing local employment opportunities. This is the strategy followed by SEWA for its rural members.

Over the years we have also seen that women's income goes directly for family consumption and use. If rural income-generating efforts are led by women and concentrate on obtaining regular cash income, the quality of life of the entire family goes up faster and the family can break out of the endless cycle of poverty and indebtedness. In fact, it is only by strengthening women economically that organising efforts and overall rural development can occur in the villages.

The basis for increasing rural workers' employment has to be in three areas—land based work, live-stock-based work, and crafts and other home-based production of goods. Any employment program has to respond to local needs, and be based on local resources and skills. Resources and policies have to be directed towards building up local capacities for women to manage and run their own organisations.

On the whole these strategies have been successful. Women's employment has increased considerably, out-migration has declined, women have developed considerable leadership skills and their organisations have come to be recognised and respected, locally as well as by the Government agencies.

### Women's Bargaining Power

The strategies followed in the rural areas have led to considerable increase in women's bargaining



power. As women have year-round employment, they can ask for higher rates for whatever work they do whether it is embroidery, tobacco processing, dairying or agricultural labour. They are no longer weak, vulnerable and dependent, exploited by vested interests, accepting whatever is given to them because they have no alternative. Women, now are able to interact with economic and social structure with self-respect and dignity, as equals.

### **Their Own Assets**

Strength comes to the self employed woman when she starts owning assets. Without an asset—be it in the form of a cow, a cart, a piece of land, working capital, savings—she is dependent on her daily work for survival. A crisis such as illness, drought or prolonged unemployment can send her into a downward economic spiral. On the other hand, assets keep her on an even keel, increase her earnings and productivity, and allow her to enter an upward cycle of earnings.

### **Women's Leadership and Self Reliance**

As women grow in economic strength, and as they begin interacting with society on an equal basis, their leadership skills and capacity to run their own organisations develop. This year saw a flowering of women's potential at the grass roots as the women members took over the running of the local organisations. SEWA's role was mainly to support them, to help build their capacities, and in advocacy for supportive policies.

As significant, was the ability that women showed in spreading the movement from village to village. Women leaders took it upon themselves to mobilise adjacent villages in the water campaign, meeting the sarpanch, calling gram sabhas, identifying the issues and mobilising the villagers to solve them.

The women leaders now take the lead in issues affecting the whole region. The major issue that affects these areas is that of the environment. Lack of water is the main culprit, leading to advancing deserts, reducing tree cover and deteriorating soil conditions. The women are most affected by this inhospitable environment, and so have been taking the lead in all programs of eco-regeneration: bringing water to the villages through ponds, wells, hand pumps; creating awareness through water campaign; planting trees and vegetation to stop advancing deserts and soil deterioration; watershed development; fodder security to bring about eco-balance between livestock and the land.

Women deeply believe in a green and healthy environment and therefore they are enthusiastic campaigners and workers for the environment movement.

SEWA rural development activities are based on local women's needs and priorities, and focussed on those with potential for local employment. Economic activities in the villages are based on agriculture, dairying and craft and other home-based activities. Employment activities not only take into account these three major employment sources for women but also their skill and resource base. They also seek to build village women's own capacities so that they themselves take the leadership and run their own economic activities.

As a result, in 1997, we focused on strengthening village women and their own local organisations. Women leaders learned how to run their own activities and programmes. They are 'barefoot managers'. Management experts' services were utilized to suggest ways to strengthen the rural managers and a study on them was undertaken. Lateral learning systems between rural managers of different districts was also established. This was done through sharing of experiences and issues at meetings involving all 9 districts.

In 1997 SEWA's 1,02,440 rural workers were organised in 9 districts, 35 talukas and 977 villages. The districts in order of size of membership are : Kheda, Banaskantha, Ahmedabad, Kutch, Surendranagar, Sabarkantha, Mehsana, Vadodara and Gandhinagar. Our rural members now constitute two-thirds of SEWA's total membership.



573 small groups were organised and 8 districts associations or mandals were formed. These included:  
 199 DWCRA groups  
 855 Savings groups  
 68 Cooperatives

**These groups have formed their own district level associations :**

1. Ahmedabad District Mahila SEWA Savings & Credit group - Ahmedabad district
2. Kheda District Mahila SEWA Savings & Credit group - Kheda district
3. Banaskantha DWCRA Mahila SEWA Association - Banaskantha district
4. Kutch Craft association - Kutch district
5. Women's Farmers' Mandal - Sabarkantha district (Kheda Mandal)
6. Sukhi Mahila SEWA Mandal - Vadodara district
7. Surendranagar (child care Mandal) - Surendranagar district
8. Shri Vanlaxmi Mahila SEWA Tree growers Cooperatives - Mehsana district

Of our 1,02,440 rural membership, 52% are agricultural labourers and another 20% are embroidery workers. Dairy workers (cattle raising), Salt farmers, and forest produce gatherers constitute some of the other major occupation groups of the rural union.

The tables below give the spread and types of activities in the 9 districts where we are organising village women and the number of groups formed :

No.	Districts	Talukas	Village	Membership	Activities
1.	Ahmedabad	5	240	10500	Milk cooperatives, nursery, savings groups, health
2.	Banaskantha	5	72	30000	Milk cooperatives, nursery, fodder farm, savings and credit and credit group, child care, watershed, insurance, shakti packet, housing, health
3.	Gandhinagar	7			
4.	Kheda	7	400	40030	paper picker, nursery, savings, insurance, weaving, shakti packet, child care, housing, health
5.	Kutch	3	85	8000	Embroidery, Savings
6.	Mehsana	2	35	4000	Nursery, savings, health
7.	Sabarkantha	2	60	5000	Women farmer's cooperative, nursery, savings, watershed, health
8.	Surendranagar	3	45	4000	Child care, embroidery, shakti packet, housing, saving
9.	Vadodara	3	25	3500	Nursery, quarry cooperative, savings, poultry, health

These village women are have never been to school, are very poor, and are self-employed. They are exposed to the least of opportunities, but whatever opportunity they get, they make the most of it and dedicate themselves to it by hard work. In this way, they attract the attention of policy makers. They are the embodiment of empowerment and rural development by local leaders.



Occupation	Surendra-nagar	Sabar kantha	Kutch	Mehsana	Ahmedabad	Vadodara	Banas-kantha	Kheda	Gandhi-nagar	Total
Handicraft Embroidery Patch work Weaving			6100				8567 1150	417		16234
Dairy cattle care				100	5600	500	5409		500	12109
Plantation				35	200		404	45		684
Agricultural/ Tobacco worker		5000		4465	4400	1000	9992	37513		64374
Poultry farm Salt farmers	4000					500	891			500 4891
Gum collection							87			87
Quarry work						500				500
Paper work								51	200	251
Other						500				500
Total	4,000	5,000	6,100	4,600	10,200	3,000	26,500	40,030	700	1,00,130

Our efforts were aimed at developing sustainable local women's organisation which would then give rise to autonomous and viable organisations. The following table gives us a clear picture as to how many such organisation have developed at all district level :

Sr. No.	District	DWCRA Groups	Savings Groups	Cooperatives	Total
1.	Ahmedabad	13	18	42	73
2.	Banaskantha	53	140	13	206
3.	Vadodara	-	23	-	23
4.	Kheda	7	269	3	279
5.	Kutch	101	38	-	139
6.	Mehsana	-	70	1	71
7.	Sabarkantha	4	62	3	69
8.	Surendranagar	21	50	-	71
9.	Gandhinagar		37		37
	Total	199	707	62	968



## **Main activities District-wise**

In Ahmedabad District - organising women dairy producers to enter the mainstream of the dairying industry

In Banaskantha District - promoting local employment so as to enhance eco-regeneration and stop desertification and migration and hence strengthen the region development.

In Kheda District - organising workers in tobacco fields and factories

In Vadodara District - promoting economic rehabilitation of families displaced by the Sukhi dam through women's leadership

In Sabarkantha District - promoting watershed development through women's leadership so that the productivity of local farmer families is enhanced

In Kutch District - organising crafts women and link them directly with the market. So as to enhance their income and enable them to obtain steady self employment.

In Surendranagar district - organising child care and social security programmer for salt workers.

In Mehsana district - organising agricultural labourers and women farmers into their own savings and credit groups.

In Gandhinagar district - organising women dairy producers and midwives into their own cooperatives.

During 1997, women leaders played an active and important role in not only organising small groups but also strengthening them. For every occupation or activity and for all services, management teams — spearhead teams - were developed. These included local women leaders of our union and organisers. The main objective of these teams was to actually plan, develop and implement all activities in a way that results in members becoming the users, controllers and managers, in addition to being the producers.

### **The teams are :**

- 1) Capacity Building Team
- 2) Land, water, forestry Team
- 3) Milk Producers Management Team
- 4) Training Management Team
- 5) Research Management Team
- 6) Health Management Team
- 7) Child Care and Credit Management Team
- 8) Savings Management Team.

## **Highlights of Rural organising in 1997**

### **1) Water Campaign**

As part of the water campaign, at taluka and district-level SEWA got representation in the government's district-level committee, particularly in Kutch, Banaskantha and Surendranagar. As a result,



we were able to raise our water-related concerns in this committees and to some extent solve some of the issues.

At the international level, water campaigns by SEWA were selected as a case study for detailed research. A participatory evaluation was undertaken to understand how women maintain their own water resources. At the State level, SEWA pressed the Gujarat Government to constitute a special committee for water in 1996. SEWA is an active member of this committee.

## **2) National Consultation to 'Feminise Our Forests'**

During 1997, the forestry campaign was very active. Our main demand is that the development of forests, their maintenance and organisation should be given to local village people - particularly women. The reason is that forests belong to women. To spread our message and demands nationally, a national-level workshop was organised in Ahmedabad on May 14th and 15th, 1997. 19 organisations from 9 states of India participated. All agreed to the demands of the campaign initiated by SEWA. Thus SEWA's forest campaign took the form of a National Campaign. During this workshop, members submitted a memorandum to the Forest Minister of Gujarat State. Due to constant campaigning activities our State Minister accepted the following demands :

- In 1998 the development of 50% of nurseries of districts should be given to the women.
- To fix the price of nursery development, a special committee was appointed and SEWA's representative was taken as member.
- For dry regions, it was decided to frame such schemes which provide more facility.
- For plantation and development of commercial trees, a special long-term scheme of the nursery was planned.

In order to give more momentum and speed to this campaign, satellite communication was also used.

## **3) National Consultation on DWCRA - Development of Women and Child care in Rural Areas**

The DWCRA program is one of the more innovative programmes of the Government of India which attempts to approach the issues of poverty alleviation of poor women (below poverty line) through economic empowerment and the strengthening of their own capacities and skills. Although the DWCRA experiences have not been uniform throughout the country, there have been notable successes through this model of development. Organising DWCRA groups in Andhra Pradesh led to an extensive network of women's group based on savings whereas in Gujarat, the intervention of SEWA led integrated, self-reliant producers' groups, organised into their own a district level federations.

**The basic objectives of the consultation were :**

1. Highlights and share the achievement of various states in addressing and resolving the constraints faced in the implementation of DWCRA.
2. Develop a comprehensive policy for rural development with women as the leaders.

**Major recommendations were :**

1. More concentration on empowerment and improvement of social security services for women and children should be emphasized.
2. Create space / environment for capacity-building and skill upgradation.
3. Strengthen the linkages in the DWCRA groups' marketing and conduct market-related research.



#### **4) Satellite Communication**

During 1997, a novel experiment of Satellite Communication was undertaken to spread the message and outreach of different campaigns, exchange of and interchange of problems. During this year, through the medium of satellite transmission, a total of 5 discussions, seminars and training, programmes were organised. We found this to be a very effective process of communication and training.

In order to give training via satellite in Ahmedabad, the trainers sat in the studio of Development Education Communication Unit at ISRO. The whole process was recorded through the camera. Then, with the help of the satellite the in-studio training was able to reach all the district. This was done through Satellite INSET - 2B (Indian National Satellite).

If any member wanted to ask a question, there was an arrangement of telephone or fax at the centre. Using that, any member from center can ask a question which is picked up by the satellite and transmitted to the Studio in Ahmedabad, where the trainers or resource persons respond.

Such training is known as 'Talk Back Satellite Training' and as part of Talk Back Satellite Training 1997, SEWA organised the following 4 trainings :

1. 27 & 28 Feb'97 - Organisation-building Training
2. 17 & 18 Jun'97 - Panchayati Raj
3. 29 & 30 Sept'97 - Feminise our forest
4. 24 & 25 Nov'97 - Water and Women

#### **5) Capacity Building**

The local organisation of Banaskantha is known as Banaskantha DWCRA Mahila SEWA Association. Its association was selected for capacity building by SEWA. During 1997 for the development of local organisational capacity of this association, special programmes were under taken :

##### **- Internal Learning System : (ILS)**

The other name of ILS is 'Learning friend'. Through pictorial diaries it teaches members about the planning and implementation of their activities. This has led to an increase in the decision making power of members and has also helped in the development of their other capabilities and skills.

##### **- Human Resources Development Training**

Under this, leaders of the organisation and the staff are given training to develop their hidden strengths. Under this, according to the requirement of organisation, trainings and workshops are organised, and visit are arranged to acquaint them with other institutions.



## Source of our Inspiration : Five Village Leaders

15th October 1997 was celebrated as International Women's Day. On this day, Geneva based World Women Summit Foundation honoured a hundred selected women by presenting awards to those who had done some constructive work in village development. Out of these 100, a total of 6 women were selected from India, and out of these, five were members of SEWA. The honouring of Gujarat's village women is an inspiration for all rural women. These women from very small villages situated on the rim of the desert now occupy a prominent place on the development map of the world !

Shantaben Laxmanbhai Koli is a worker in a salt farm in the desert of the little Rann of Kutch. When SEWA started its work in Surendranagar, Shantaben was first from her village to initiate the Balwadi (child care centre). She herself had to walk five to six kms. to her workplace leaving her children behind. When the government stopped its child care scheme, Shantaben took the leadership of her local organisation. She continuously fought their case for child care forced the district officer, to start her Balwadi again. In this way, she organised child care for the children of salt farmers like herself.

Manchaba Kheraji Rathod lives in Abdasa Taluka in Kutch district. With SEWA's help, she organised the handicraft workers she herself is good craftswoman. Through organising she harnessed the creativity of embroidery workers. It became their main source of income. Five hundred women joined her. Due to caste restrictions they were not allowed to go out of their houses. but the source of income in their hands developed their self-confidence and the caste restriction. They feel their strength comes from organising.

Saviben Debhabhai Ayer hails from Datrana village situated adjacent to the desert in Banaskantha. Every year she had to migrate with her family in search work and at that time, she had to mortgage her house land and cattle, etc. Since last five years, Saviben has taken initiative and organised women of five village. She was a talented traditional embroidery worker. She developed the skills further of five village to get more work. Thus, 600 families were saved from the having to migrate for work.

Puriben Vaghabhai Ahir is the resident of Vauva village of Santalpur taluka. Women have to spend hours to get water in this district area. Puriben was the first to organise the villages for water. With the help of SEWA, she started water related programs in villages and also health care and education. Though illiterate herself with the support of women, she approached taluka and district offices and presented before them the fundamental problems of her village people like water, lack of nutrition food and health care. When the Sarpanch (head of village council) of her village and other male members refused to include any women in watershed committee, she dared to get registered in her opposition and said, "Women must be in the committee."

Menaben resides in Lodra village near the desert. This village was constantly under the fear of becoming a desert itself. But the same village has now stopped the advancement of desert. How has this happened ? Six years ago, under the leadership of Menaben, programs such as nursery and rearing of trees were undertaken to improve their village environment. Menaben received technical training in this field and involved the women of neighbouring villages in an eco-regeneration programme to improve the village environment of her region. As a result, not only was desertification stopped, but also a stable source of income was created for many villagers.

## 6) Watershed Development & Water Management

When development work in the semi-arid zone of North Gujarat was started women in particular, raised 2 issues. First, they wanted work and secondly, they said "do something about water". Shortage of water was a major problem.

Within a few months, thousands of women from all the districts organised themselves for water.



This fact shows that the problem of water was of prime importance for women. In the villages a total of 750 gram sabhas, village meetings were organised. Water was their major concern, hence more and more women from various nearby villages joined this campaign. They identified all the issues, gathered all the information and prepared plans for the so called proposed solutions. There was one clear message that came forward from the information analysis and that was the need to recharge the local sources of water.

The following table presents the names of district and talukas where watershed development activities were undertaken :

Sr. No.	District	Taluka	No. of Villages
1.	Banaskantha	Radhanpur, Santalpur	25
2.	Surendranagar	Dhangdhra, Halwad, Patdi	26
3.	Ahmedabad	Dholka, Dhandhuka	18
4.	Sabarkantha	Bayad, Dhansura	60
5.	Vadodara	Bodeli	2
6.	Kheda	Nadiad, Anand, Thasara, Matar	15
7.	Kutch	Nakhatarana, Abdassa, Lakhpat	20
8.	Mehsana	Kadi	7

This year, there was heavy rain in some districts where rainfall is usually scanty. This included the districts of Banaskantha, Sabarkantha, Mehsana, Surendranagar and Ahmedabad. Kheda district was also affected. Although the heavy rains recharged the ground water supply, they caused considerable damage as well. Floods washed away houses, cattles and fields. There was no provision made to harvest or store the rain-water. And a major part of water was wasted and just flowed away, causing great destruction. Whatever water remained, collected in puddles and small lakes and caused mosquitoes to multiply lending to an epidemic of the dreaded Falciparum Malaria. Many villages of Radhanpur and Santalpur talukas were in the grip of epidemic. All the members of the house became victims of this "poisonous fever" and there were many deaths. The lives of families of self employed were ruined. 700 to 800 patients visited government hospitals daily. Many also went to private hospitals in large numbers. The death rate was shockingly high.

*Poverty is so deeply entrenched in this region that the bodies of the stricken people did not respond to even the best of medicines. How can the body fight diseases without adequate nutrition ?*

*Puriben of Vauva village says, "After the heavy monsoon rains people started having fever. The whole village was under its influence, not a single house was spared. Such high fever and shivers, we have never experienced in our lives."*

*Rudiben of Garamadi village says, " We were afraid to send anyone on the outskirts of the village or in the forest. At anytime poisonous fever would strike and the person would shiver and die there and then".*

Inspite of this crisis, several representations were made at state level. SEWA emphasized the issue of water management and the necessity to involve to have local voluntary organisations and encourage them to take the lead in watershed management. SEWA strongly believes that for regional development, and to regenerative the environment, the help of local people is essential.

Before the heavy rains of last year, if in every village the tanks were deepened and the khet talavadi or ponds in fields were made, and the check dams were prepared then the monsoon water could have been collected in these and it would have been sufficient for the whole year's water supply.

#### 7) Emergency Flood-Proofing for Women Workers

As mentioned earlier, our state, Gujarat, experienced unprecedented rainfall between June and September 1997. In several districts like Banaskantha and Surendranagar, village elders say that there has



not been this heavy rain for as long as they can remember. Figures like 300 % more than the average annual rainfall have been quoted for North Gujarat. In Central Gujarat, in Kheda and Anand Districts, very heavy rainfall upstream led to breach of canals, overflowing rivers and widespread water-logging. In fact, in North and Central Gujarat, in general, flooding from overflowing rivers, canals and ponds, resulted in water logging and enormous damage to crops, houses, seed stocks, domestic foodgrain and fuel stock and herds of cattle. It also resulted in loss of human life in several districts.

While the Gujarat Government as well as voluntary organisations responded swiftly and effectively, the damage and human suffering was on such a large scale that all sections of society were galvanised into action. This included food and shelter given by neighbours and villages close by, as reported from Mehsana district and even community rebuilding of destroyed homes as in Vadodara district's tribal talukas.

The heavy rains and damage was the biggest natural calamity faced by SEWA members since SEWA's establishment as a union in 1972. All our members are poor working people. Our members were very severely affected. Most of them live in "kutcha" (non-permanent) houses. These dwellings are not monsoon or flood-proof. They are made of mud and cow dung and with temporary roofing. Hence the houses collapse easily. The Table below shows the extent of damages by geographical area during June and September 1997.

**Table - Homes damaged or destroyed**

No.	Area	No. of houses affected
1.	Ahmedabad City	5400
2.	Ahmedabad District	867
3.	Banaskantha District	934
4.	Gandhinagar District	181
5.	Kheda District	22663
6.	Mehsana District	3250
7.	Sabarkantha District	1100
8.	Surendranagar District	1155
9.	Vadodara District	105
	Total	35655

There was an urgent need for support to compensate for the following losses :

1. Cattle, goats, camels
2. Seed stock
3. Crops
4. Fuel stock (firewood, dung etc..)
5. Fodder stock
6. Houses

We immediately began a dialogue with local and state level government officers on how best to secure or restore these assets and essentials for the poorest of families, and in a timely way. We also held discussions with the Chief Minister of Gujarat, Principal Secretary, the Relief Commissioner and others.

The Government not only provided immediate cash doles but also undertook surveys to assess individual families lossess with a view to further compensation. We lent our support and services to the surveys by sharing our information and ensuring that no families were left out. In some districts, fuel and fodder was made available to affected families. Cattle compensation was also taken up by the Government, as was seeds distribution. However, at women's behest, we did take up seed distribution in Mehsana and Sabarkantha districts. Here, our proposal to provide seeds at subsidised rate was accepted by the Government. Thus, through the Gujarat State Seed Corporation, seeds for resowing were



provided to farmers at 50% of the cost through the SEWA-promoted Vanlaxmi Tree Growers Corporate. 400 farmers were assisted in this way. However, it was becoming clearer to us that while immediate needs like food and clothing were being taken care of, the long-term challenge of re-building and re-housing thousands of poor families remained.

After discussion with our local union leaders and other SEWA members, we identified the following where we could contribute :

1. Immediate emergency shelter in the form of plastic sheets.
2. Long-term flood-proofing of homes.

#### SEWA's Response to the Floods :

Our first response was to go to the flood affected areas and ascertain our members well-being.

The first reports from the villages which we were getting were distressing. It was days before we actually could reach the villages, as we had to wait for the flood waters to recede. In many places roads and bridges were washed away and destroyed, severely affecting mobility. We learnt that rural families were marooned, climbing trees for shelter from the swirling waters. Government helicopters supplied food and medicines by dropping them from the air. The army's boats and crews were pressed into rescue and relief operations. When we actually managed to reach the villages of Ahmedabad, Gandhinagar, Mehsana, Kheda, Anand and Sabarkantha districts, 560 foodgrains and essential items packets were distributed among our members who had lost all foodstocks and groceries.

Also, as soon as we could reach the villages, we organised survey teams in each district. Once the immediate needs of food and clothing were seen to, generally by linking up with existing relief organisations and government, we turned to the enormous housing and rehabilitation problem that faced our members.

For a poor woman, her home is not only her shelter but also, her productive asset. She lives, works and earns from her home. Our assessment of demands to homes was running into the thousands. 10,000 Plastic sheets for temporary shelter were urgently required.

No.	Area	No. of Plastic Sheets Distributed
1.	Ahmedabad City	1255
2.	Ahmedabad District	255
3.	Banaskantha District	640
4.	Gandhinagar District	105
5.	Kheda District	2030
6.	Mehsana District	340
7.	Sabarkantha District	935
8.	Surendranagar District	115
9.	Vadodara District	25
	Total	5700

While distribution of sheets was in progress, SEWA union leaders and senior organisers visited city areas and villages to see first-hand how these were being put to use. We learned that :

- (1). Immediate shelter was not being provided from any other sources (except for temporary shelter in local schools and public halls), hence women welcomed this initiative.
- (2). Once the women got the plastic sheets, they were able to return to their area or village and re-build or repair their homes wherever possible.



- (3). The plastic sheet was useful protection during the two future onslaughts of heavy rain in July and August - September, 1997.
- (4). SEWA's and its local union leaders' credibility was considerably enhanced with this action. This, in turn was helpful when we were discussing our involvement in long-term flood-proofing efforts with Government and other agencies.

### Permanent Flood Proofing :

While we worked on ways to obtain emergency shelter for SEWA members, it became clear to us that our involvement in the long-term rebuilding of homes was imperative. Again and again, wherever we went, in urban and rural areas, SEWA members were unanimous in their demand that SEWA work on this vital front, thus helping them re-build their homes, and hence, their lives.

We began by preparing a detailed proposal for flood-proofing which was widely circulated with an appeal for support. The Gujarat Government and HUDCO invited us for several rounds of discussion on how and where SEWA could be involved. Detailed mechanisms were discussed. In fact, in one district, Kheda, a memorandum of understanding was signed between the District Collector and SEWA.

Broadly, the following emerged with regard to our involvement in long-term flood-proofing.

1. A proposal was developed whereby SEWA - promoted district - level associations would reconstruct 1200 houses in Kheda, Mehsana and Sabarkantha districts.
2. The funds for the above would come through the governments' Indira Awas Yojana and Sardar Awas Yojana, which cover below poverty line families. Each house would cost Rs. 20,000/-.
3. For families just above poverty line, resources are to be mobilised so that these families obtain a loan of Rs. 20,000/- at 10% rate of interest. SEWA is trying to obtain interest subsidies for these poor families.

### Food grain distribution in flood-affected districts

Sr. no.	Districts	Families	Grains Worth Rs.
1.	Ahmedabad	30	600.00
2.	Banaskantha	5000	3,93,221.00
3.	Vadodara	60	1,200.00
4.	Kheda	300	6,000.00
5.	Mehsana	38	15,200.00
6.	Sabarkantha	750	7,500.00

### Budhiben patches the torn sky.

1997 has been the year of excess rains, flood, and destruction. Bayad Taluka was very adversely affected by rains. In several villages mud houses were razed to the ground. In this situation what could be done? Budhiben a local leader, decided to distribute grains to those villages which were completely destroyed.

Budhiben belonged to a poor family. She lost her parents at very young age and she had to take care of her siblings. She earned her living by taking to graze the cattle of others. She studied till 9th standard and then got married. She has 2 daughters and now she is agricultural labourer. She took the leadership of her local organisation. She started 3 savings groups with 60 women. She then organised another 100 members and proved to be an active agewan or local leader.

This Mandal started strong efforts to support affected families and 100 kg of grain was collected by poor women and it was later distributed. SEWA provided plastic sheets and Amul Dairy provided milk powder for children. All our members were very active in this activity. Watershed programme were undertaken in their district and also in her village. In Sabarkantha's monthly meetings she explained how soil erosion can be stopped with the help of government scheme. The women of Sabarkantha now say : "Budhiben has helped us patch the torn sky."



## ORGANISING WOMEN IN AHMEDABAD

SEWA has been working in Ahmedabad city for the past 25 years. In 1997, 72 trades were organised with a membership of 56,764. The membership of the 5 major trades were :

No.	Trades	Membership
1.	Bidi Rolling	12733
2.	Hawking & Vending	11781
3.	Miscellaneous Work	6688
4.	Readymade	5595
5.	Contract labour	3696

This year there were many cases of loss of work, and reinstatement by SEWA. The figures are as follows :

No.	Particulars	Members	Income (re-instated)
1.	Homebased workers	262	24,85,700
2.	Vendors	435	1,27,09,500
3.	Service Providers	40	6,20,500
	Total	737	2,48,15,700

Increase in income of the members through union action in Ahmedabad city during last 3 years.

No.	Particulars	1995	1996	1997
1.	Working women	27982	38072	56105
2.	Income (in crores)	2.8	4.8	7.6

### Bidi rollers

**Total membership : 12,733**

The Government has approved the concession in Excise Tax on new cigarette, which will help the 60 lakh bidi rollers of our country. Before the budget of May 1994-95, the tax was Rs. 120/1000 bidi's on 60 mm. mini cigarette but the tax decreased to Rs. 60.

This was increased to Rs. 75 after the budget of 1995-96. Therefore the bidi rollers were scared of losing work and they thought the bidis will be made by machines. So SEWA joined with the other unions of the country and presented a memorandum before the Finance Minister, Labour Minister and Welfare Minister in Delhi.

So, in the budget of 1996-97 the Excise Tax increased to Rs. 98 from Rs. 75 on mini cigarette. As per our demand 20% of the tax will be deposited in the Bidi Welfare Fund, for the Welfare of the bidi rollers.

### The issues on the memorandum were :

- 1) The national wages of Rs. 50 per 1000 bidis should be implemented and there should be an increase in the wages every two years.
- 2) The Welfare Schemes for the Bidi Welfare Board should be revised every two years to take into account inflation.
- 3) The cess which was 50 paise on 1000 bidis should be increased to Rs. 13.
- 4) Rs. 60 crores should be collected from the cess instead of Rs. 13.5 crores collected presently by ensuring that all employers contribute.
- 5) Only 13.5 lac bidi rollers have been covered under the provident fund but 60 Lacs Bidi rollers are eligible of it.
- 6) For the implementation of the Bidi and Cigarette Workers Act and other labour legislation, the Bidi Advisory Committee should be established at District, State and National levels.

No. of workers who obtain various wage increase and workers' benefits



Increase in wages	15000 workers	On Rs. 3 increase per women per 1000 bidis	Rs. 1,64,25,000
Reinstated	6	600/mth.	43200
Bonus	1000	-	10,000
Maternity Benefit	200	250	50,000
Scholarship for children	3782	-	37,00,000
School Uniform for children	3211	-	32,000

Meetings with :	No of workers who participated	Number
Employer/Contractor	80	75 meetings
Government	20	20 meetings
Sammelans large meetings	1750	2 Sammelans
Rally	1000	2 Rallys
Workers	10,000	300 meetings

#### Readymade Garment Workers :

Membership : 5595

The Government of Gujarat had declared the minimum wage for the Readymade workers in 1987, in response to the demands of SEWA members. But due the pressure of the employers the government withdrew the minimum wages notification in 1988. SEWA launched a struggle in the same year and the government was forced to put the minimum wages as per piece rate with a new notification.

In 1997, after revising the minimum wage the government forgot to mention piece rate at all. Later they said it was an oversight, and they have agreed to reinsert the mention of piece-rate.

#### New unionisation :

In GIDC Vatva, is an industrial area where there are many garment factories who export their goods. We started organising the garment workers there. We began with the inspection. The inspection is always done by the Labour department but we requested the Labour Minister and the Labour department for SEWA's representation at the inspection. In one factory we were told by a Labour office that there are only 3 workers in the factory. But after the inspection we found that there are more than 350 workers in the factory ! The minimum wage was Rs. 60 but the workers were paid only Rs. 25-30. No benefits as per the 'Factories Act' i.e. Identity card, Attendance Register, Weekly leave, Bonus and Provident fund, were being provided to the workers. Our members had 3 demands :

1. Minimum wages to be given to workers
2. Identity card to be given to every worker
3. Attendance Card to be prepared and given to workers

As a result 450 workers were given the identity cards, and attendance cards and Rs. 2,00,000 were given as minimum wage for the last 3 months.

*Manglaben who is working in Madhu Industries for years came to us during the inspection. She had been left out when cards were issued to workers. How will I be recognised without an identity card, sister? The employer will throw me out. What proof will I have to show that I work here? "I have brought my photograph", she said. Immediately a card was made and was given to her. She was deeply moved, "Sister, What would have happened without our union ? "*



Type of meetings	Number of meetings	Number of workers involved
Workers	53	2000 workers
Employers	12	42 members

## Agarbatti

Membership : 1971

Details of benefits to workers	Number of Agarbatti - Rollers	Rupees
Increase in Income	10,000	1,82,50,000
Re-employed	244	22,26,500
New Employment	3	54,750
Bonus	3000	3,00,000
Total	13,247	2,08,31,250

This year the main work for the Agarbatti rollers was to increase their daily wages and help re-employ workers. We also argued that increase in income should apply to all agarbatti workers in Ahmedabad city. One meeting was held by SEWA with the members of the Agarbatti Employers Association.

*Shantaben at Rakhial demanded a wage increase from the contractor Maganbhai. So he stopped giving work to 204 workers. He was not even ready to talk with us. SEWA contacted the press and a interview was taken of Shantaben. The contractor and the employer then called Shantaben to negotiate. At last all the workers were back at work. They increased Rs. 1 per 1000 agarbattis and they paid Rs. 43000 to all the workers who were dismissed earlier.*

There are about 20,000 Agarbatti workers in Ahmedabad city itself. But they are not covered under the minimum wages. As per Section 2 K of the Factories Act all those who are involved in the processing work, are to be included in the minimum wage schedule. But this takes a daily minimum wage into account, whereas agarbatti and other home-based workers work at piece rates. Two Sammelans (large meetings) were organised and workers presented a memorandum to the Labour Minister demanding the inclusion of piece rate in the minimum wage schedule.

The main demands of the workers were :

- 1) Minimum wage should be declared as per the piece rate for the Agarbatti workers.
- 2) Identity cards should be given to all the agarbatti workers.
- 3) Social Security i.e. Housing, Insurance, Health, Maternity, Bonus, Child Care etc. should be covered.
- 4) A special fund should be established which should be co-ordinated by the Tripartite Board.

This year was the most problematic for the Agarbatti workers because the government had prohibited the cutting of bamboos from the jungles, therefore the workers were not getting the sticks for Agarbattis. This affected the employment of the Agarbatti workers and the work was totally stopped for 2 months. Later, after two months the ban was withdrawn and agarbatti rolling resumed.

Campaign for the Laws of the Homebased Workers (HBW).

International Labour Organisations (ILO) had passed a Convention recognising the HBWs as workers on 20th June 1996. Within the 3 crores of HBW, 60% are women. To implement the laws, and to make the national policies for HBW, SEWA started a campaign. Their main objectives are :

- To inform the workers about the convention
- To familiarise workers on main issues of the Convention



## Main elements of the Convention

- \* *It applies to all the urban and rural HBW*
- \* *Laws are to be made which will ensure the HBW's rights.*
- \* *Minimum wage will be implemented.*
- \* *Piece-rate workers are also covered by the Convention.*
- \* *Social Security will also be given to the HBWs including, Housing, Maternity, Bonus, Insurance, Child care and Health. Funds will be provided for such benefits.*
- \* *HBW will get Identity cards.*
- \* *HBW will be recognised every where as workers.*
- \* *Workers' Co-operatives are also covered in the HBWs Convention.*

### Vendors :

**Membership : 11781**

1997 was a very difficult year for the vendors. They are always forcibly moved by the municipal and traffic authorities.

In the Holi Chakla area 50 fish vendors, were moved by the municipal authorities saying that the places where they sat and sold fish belonged to the municipal corporation. They removed their baskets and sprayed some chemicals on these as a result of which the vendors lost their fish. After the negotiation these 50 vendors were given the use of an open plot.

The municipal corporation has stopped providing pitch licenses since 4 years although hawkers licenses are still given. A campaign has been organised to get the Hawkers' licenses for those members who were facing the problems from the municipal authorities. As a result, 1000 vendors were given the hawker's licenses.

In Manek Chowk, Danapith, Girdharnagar, Meghaninagar, Shardaben Hospital and Vithalnagar areas of the city, there was a stay on moving our members by the High Court for the past 10 years. The case was pending in the court. This year it had been put on the notice Board. Orally, under the stay, 9,00,000 complaints against the vendors will be removed. If we calculate the penalty it is about Rs. 4,00,00,000. After years, the court ordered that no new case should be put up against the vendors.

In Manek Chowk and Danapith areas vendors have licenses as per the order of the Supreme Court of India. Still the municipal authorities moved them from their places and took away their goods. The main problem of releasing their goods back from the municipal go-downs, the procedures are lengthy and sometimes you get the goods within few days otherwise it takes 15 days ! Vegetable and fruits are never returned as the authorities take it for themselves.

Activities undertaken with and for vendors.

Particulars	Number of Vendors	Amount in rupee
Reinstated at their workplace	435	2,17,09,500
Equipments /tools returned by authorities	353	8,70,000
New Employment	404	1,01,95,375
Successful Cases fought	480	34,500
	1,662	3,28,09,375

### Contract Labourers

**Membership 10,384**

This year we organised workers in a salt factory and those working with iron/metal scrap in an iron factory. Construction workers were also organised.

The main activities undertaken with the Contract Labourers were :



Activity	Number of workers	Amount in rupees
Increase in Income	986	86,10,850
New Employment	168	22,89,600
Bonus	10,384	51,92,000
Benefits by the government	230	10,65,000
Identity card	400	-
Total	12,168	1,61,57,450

This year total a 150 meetings were organised with 8615 workers.

#### Head Loaders :

Membership : 814

For the last two years the Advisory Committee, a tripartite committee, has not been set up by the New Cloth Market Board. We put this problem before the Labour Minister, the Labour Commissioner and as a result the Advisory Committee was established. Benefits provided by the Board were as follows :

Particulars	Workers	Rupees.
Medical benefits	86	32,600
Maternity Benefits	18	7400
Identity cards	80	-
Death Claim (through insurance)	8	45,000
Food Grains (Panchkuwa Mahajan)	375	19,600
Total	567	104600

140 workers got an increment of Rs. 4 amounting to a total annual income of Rs. 2,04,400, this year. Similarly, 828 Head Loaders/ Cart pullers received a total Bonus of Rs. 4,14,000.

500 Head loaders solved their problems of traffic police harassment with the authorities concerned.

#### Greening Ahmedabad

In 1994, the Municipal Corporation started an urban forestry project for the greening of Ahmedabad. They decided to give 2 open plots to SEWA to be developed as "forests". Unemployed workers obtained employment by working on these plots and raising saplings. They planted saplings of eucalyptus and neem among fruit trees. They also planted flowers, vegetables like fenugreek. Now the plots are both green and providing steady employment.

### WOMEN'S DEVELOPMENT THROUGH COOPERATIVES

Over the past twenty-five years of organising, we have learned that full employment is a must, in order to strengthen poor women and their unions, whether rural or urban. Women must have work and income security, food and social security if they and their unions are to grow and flourish. Every woman and her family must have access to a minimum level of employment - at least 250 days a year - for her economic security. Hence, more and more employment opportunities which put income or fair wages in women's hands need to be developed. In addition, workers must form their own viable economic organisations to secure their own employment. Hence, SEWA has encouraged its members to form cooperatives.

It is these cooperatives which develop various employment opportunities for women. In the cooperative form of organisation, workers are themselves producers of goods and services as well as owners, users and managers.

In SEWA's experience, cooperatives effectively increase women workers' bargaining power, management capacity and eventually leads to their employment. For self-employed workers who have no control over capital and other resources, and no economic security, cooperatives are a means of obtaining employment. At the same time, cooperatives strengthen the union and hence, the workers' movement as a whole.



Through their own cooperatives, workers build up their own and their collective assets like houses, worksheds, work tools and machinery. They also establish direct links between producers and buyers or clients, eliminating middlemen, traders and contractors. Women's ownership increases, they begin to assert themselves as an economic force, intervene in the market and obtain their goals of full employment and self reliance.

A total of 82 independent women's cooperatives have been formed by women with SEWA's support. These are of 5 types :

- (1) Artisan cooperatives
- (2) Land-based cooperatives
- (3) Dairy Cooperatives
- (4) Trading and vending cooperatives
- (5) Labour and service cooperatives.

These cooperatives are independent and autonomous. They are a democratic, membership-based form of organisation. SEWA assists them, however, in terms of technical services obtaining management and training and obtaining access to working capital. Once a cooperatives' president, secretary, other executive committee members and managers are fully able to manage their own collective business and organisation, SEWA slowly withdraws and provides support and assistance only when asked. Cooperatives especially require SEWA's support in policy matters and marketing.

Dairy cooperatives are the single largest group among the various types of cooperatives. All the presidents and secretaries of the dairy cooperatives have participated in intensive management and financial training. As a result they can now run their own cooperatives independently and efficiently. Also, as a result, these dairy cooperatives have been able to withstand the pressure of outside forces like milk traders and contractors. Over last three year we have seen that there is a continuous increase in the income of members of milk cooperatives.

#### Increase in annual of milk cooperatives members

Years	Members	Annual income Rs. in lakh
1995	2159	15.25
1996	2175	23.05
1997	2496	25.39

This year again was a very difficult one for artisan cooperatives. Due to liberalization, much of primary producers' raw materials, like cotton yarn, were exported. As a result these producers - craftswomen - had to buy raw materials at a high cost which in turn, increased their production costs and finally sale price. In addition, relatively higher priced, hand-made goods have to compete with mass-produced, cheaper factory-made products. All of this resulted in lowering of the profitability of artisan cooperatives and producers' groups.

Increasingly the cooperatives called upon the services of Gujarat Mahila Sewa Sahakari Sangh (Federation) for guidance, support, market linkages, training and technical inputs.

#### Gujarat State Mahila SEWA Cooperatives Federation :

**Membership : 29617**

**Cooperatives : 82**

The need for such a Federation was felt by the Cooperatives mainly in the areas of marketing, capacity building for management of primary Cooperatives and policy interventions with the Government. The SEWA sponsored Cooperatives organised and took the initiative to form this Co-operative Federation, the first of its kind.

The federation has an export license through which it exports its member cooperatives' products overseas.

The main constraint faced by the federation was that it is unable to assist artisan cooperatives in marketing as much as is required by them. There are various reasons for this including increasing cost



of raw material (especially cotton yarn which is exported and hence unavailable or unaffordable to primary producers) and increasing competition, as mentioned earlier.

#### Type of Capacity Building training organised the Federation in 1997 :

Type of training	Trainees	Members
Co-operative education	committee	97
	Co-operative members	50
Management		
(a) Business plan	Co-operative members	10
(b) Marketing		8
Computer	organiser	1
Technical Training		
(a) Fast (pucca) Colour	Co-operative members	10
(b) Design development		10
Housing Needs	Co-operative members	10

### ORGANISING THROUGH SUPPORTIVE SERVICES

Supportive services like savings and credit, health care, child care, insurance, legal aid, capacity building and communication services are important needs of poor women. If women are to achieve their goals of full employment and self reliance, these services are essential. And yet, unlike the organised sector where there is at least some access to supportive services, poor, self-employed women have no such support. They have to pay for expensive health care and child care, or legal fees, for example, out of their own meagre earnings. They also have to bear the expenses involved in maternity accidents and death. One fire or flood wipes out a life-time of hard work and careful savings or tools of self-employment. Such crises push women and their families further into the cycle of poverty and indebtedness. And as far as banking services are concerned, despite being among poor women's highest priorities, these and for the most part are not extended to them. Women still do not have access to savings and credit facilities offered by the formal banking system in our country.

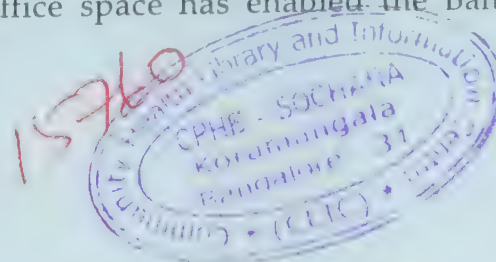
Recognising the need for supportive services, SEWA has helped women take a number of initiatives in organising these services for themselves and their SEWA sisters. Many important lessons have been learned in the process of organising supportive services for and by poor women. Among these, is our experience that they themselves can be competent and efficient providers of high quality services to poor women and their families. They can become bankers, barefoot doctors, child care teachers and para-legals. They provide these services in a decentralised and affordable manner, at the very doorsteps of workers.

Also, women are ready to pay for services and, in fact, this results in the financial viability of the supportive services. They do not have to be totally dependent on subsidies. Some of the supportive services like savings and credit, health and child care have formed their own co-operatives. These cooperatives have gained operational self sufficiency. SEWA Bank has achieved financial viability for years now, while the other cooperatives are steadily moving towards this.

#### SEWA BANK

Swashrayi Mahila SEWA Sahakari Bank is SEWA members' largest and most important cooperative, the first of its kind in India. The bank is owned by the self-employed women as shareholders, and policies are made by their own elected Board of women workers. The Bank is professionally run by qualified managers, accountable to the Board.

SEWA Bank was established in 1974 with 4000 depositors. Today, 81,028 poor women are depositors. The Bank total working capital is Rs. 20 crores. Since 1996 SEWA Bank has attained equal status with nationalised banks. Further, the Bank shifted to new premises - in a modern, new building at the instance of its Board and shareholders. The new location and office space has enabled the Bank to expand its banking and credit services for self-employed women.





The demands for banking services in 9 rural districts of Gujarat has grown considerably. As a result SEWA Bank extended its services to 855 rural savings groups with 25,555 women and Rs. 27 lakhs worth of savings. SEWA Bank not only helped to promote these groups but also continues to provide training in accounting and management to them.

Non-banking financial activities like insurance and housing finance were also expanded by SEWA Bank this year.

### **SEWA Bank's Approach to Banking with Poor Women**

Banking for development with poor women requires an approach which meets their particular needs and draws on their capabilities. In it's 23 years of experience SEWA Bank has formulated the following approach :

#### **\* Encouraging Savings by Women**

- It is method of ensuring financial discipline, which results in improved repayment rates of loans.
- It is a fall-back, a form of social security, in time of crises. Whenever she urgently needs cash in times of sickness or death, she has her savings to fall back on.

#### **\* Integrated Approach**

SEWA Bank's integrated approach distinguishes it from other micro-credit efforts. Access to markets, information, technical know-how, and social support services is as important as money if the poor are to share in economic growth. SEWA Bank works closely with SEWA, the trade union and with other economic organisations of the SEWA movement such as the Women's Cooperative Federation and the Women's District DWCRA (producer groups) Association.

#### **\* Appropriate Mechanisms**

Banking with the poor and illiterate requires special procedures and mechanisms suited to their culture, their needs and their economy. This requires adopting procedures and designing schemes suitable to them, like collecting daily savings from their places of business or houses or providing saving boxes. It requires special loan procedures which taken into account their economy. It requires saving and credit schemes which allow for small amounts of major savings, and adapts to their crises situations.

#### **\* Asset Creation**

A major factor which leads the self employed into the cycle of poverty, is the lack of assets in their name. For women the situation is even worse, when a family does acquire an asset it is rarely in the name of the woman. Asset creation with the ownership of women has been the priority of SEWA Bank. This includes transfers of agricultural land and houses in the woman's name. Acquiring implements, tools, shops, handicrafts, livestock in their own name. In addition, SEWA Bank promotes women's own capital, bank accounts, shares and savings certificates.

### **Achievement of SEWA Bank in 1997**

Details	No. of Women	Rs. (in lakh)
No. of Loans	37011	799.89
Savings Accounts	81028	729.00
Fixed Deposits	23784	723.33
Share Capital	22000	80.01
Net Profit	-	43.07



## Special Programmes of SEWA Bank

### (a) Sanjivani Scheme :

Ahmedabad was known as the Manchester of India. But with the establishment of small powerloom factories in 1980, the cotton textile mills started closing down. Closure of mills created unemployment among mill workers and their economic conditions deteriorated. A whole generation of workers' families have been driven into poverty. In fact, more than one lakh erstwhile mill workers have been affected, not to mention the ancilliary industries with workers dependent on the textile industry. Textile mill workers who once had legal protection and work security, have now been forced to make a living in the unorganised sector, for the first time in their lives. Their incomes have fallen and their work has become very insecure.

In 1997 SEWA Bank started a scheme by which the women family members of mill workers began revitalizing and strengthening their families by taking loans for new ventures, training for increasing their capacities and insurance to protect themselves against risk. A list of affected mill workers and their families was prepared, and the Bank resolved to help one family member obtain a loan for self-employment. In addition, the Bank is providing technical and other services - linkages, assistance to access raw materials, training and market information - to loanees. Further, social security services are being provided to loanees and their families. In this way, SEWA Bank hopes to assist families of unemployed mill workers obtain stable work and enhanced incomes. The achievements of Sanjivani in 1997 are given below :

Reason for loan	Total women	Total Amount
To purchase equipment required for work	125	7,86,500.00
To purchase stock of raw material for the goods	514	35,50,500.00
To purchase sheds	32	2,22,000.00
Total	671	46,59,00.00

*Pushpaben and Laxmanbhai Falak thought their life was happy and settled. Laxmanbhai had a good job as a flexible worker in Ramkrishna mills. Their three children were doing well in school and Laxmanbhai's mother was being well looked after. Suddenly the Ramkrishna mill closed down and Laxmanbhai was unemployed. The future looked bleak. Would they have to take their children out of school? what about their future ? Laxmanbhai got employment in a powerloom factory at a third of his previous wage. Pushpaben knew how to stitch but she had no sewing machine. Being a member of SEWA Bank she got a loan to buy machine.*

*Pushpaben became a skilled and good business woman. In October 1998, she took a loan worth Rs. 15,000 for the second time from the Sanjivani Scheme. She bought cloth material and started giving this ready-made material to the wholesaler. Whenever her husband gets time, he sells blouses that she sews on her machine. She repays loan regularly. She gained skill in her business through her efforts. The loan gave her the strength to become the owner of her own business.*

*"Sanjivani scheme was like a lottery for me. I will always remember "SEWA" and "SEWA Bank" who contributed in awakening myself confidence and skills", says Pushpaben.*

### (b) Urja Loan for Energy-saving or renewable energy equipment and machinery

Urja means energy. The goal of this loan is to improve the economic situation of the household of self-employed women by increasing their capacity in the area of technology, energy and finance. Through this loan, SEWA Bank encourages women's employment upgrading their skills and by strengthening their businesses, but especially through energy-saving (including human energy ) equipment.

In 1997, 58 members were given Urja loans worth Rs. 8,50,000.00



### **Enhanced income Through Urja loan - Hansaben's story**

Forty years ago, Smt. Hansaben's husband Sarjuprasad and his three brothers came to Ahmedabad from Calcutta in search of greater employment possibilities. Initially, Sarjuprasad worked in the weaving department of the Sarangpur Mills. Sarjuprasad lost his employment when the mill closed down. To increase the family income, Hansaben began rolling bidies (locally produced cigarettes). Other family members also made a genuine effort to supplement the family income. Hansaben's son Prabhat worked in a handkerchief factory. His wife also rolled bidies. Hansaben's younger son, Naresh, is a tailor. His wife, Gita, assisted him.

The income from sewing clothes was limited, because the family only owned one sewing machine. One more sewing machine would have allowed Gita to work to her full capacity. As a result, the family decided to purchase a new sewing machine. Both sewing machines were equipped with motors for greater productivity and conserving human energy.

They purchased cloth and stitched Salwar Kameezes. Owning only one sewing machine, however, severely limited the family's productivity. Hansaben applied for Rs. 15,000 loan from SEWA Bank. Once she received the loan, she purchased a second hand sewing machine and some cloth. The family began using the machine immediately. Subsequently, the family has been able to produce 15 to 20 salwar kameezes per day, and their income from these outfits has increased.

### **(c) Finance For Productive Asset : Housing**

For self employed women their home plays a central role in their economic and earning activities. This is true for all - urban and rural producers and workers; for vendors as well as cultivators and or artisan as well as rag pickers. Their home is their workplace, their workshop, their store house. Housing loans for these women range from loans to repair a wall or a door, to monsoon proofing, to adding a room or to buy a new house. They also include loans for water or electricity connection or building a toilet.

In 1997 we experienced heavy rains and houses were destroyed in urban as well as in the rural areas, we undertook a small study of flood proof houses.

#### **Housing Finance in 1997**

Objective of loan	Total members	Amount in Lakh
To buy house	525	1,03,76,200.00
House Repair	983	1,71,55,690.00
Monsoon Proofing	183	31,42,200.00
Parivartan Scheme	17	22,720

### **(d) Urban Infrastructure Development**

In 1996, SEWA, the Corporate sector and Ahmedabad Municipal Corporation (AMC) implemented a unique program to help the poor urban families to obtain basic amenities and services like water, sanitation, toilet, street lights, street paving, garbage disposal, landscaping and other facilities. this scheme is called 'Parivartan' or change. It involves a financial contribution from individual households. SEWA Bank was active in providing credit services to these households. But first it encouraged women from every household to save towards obtaining amenities.

#### **Health Care :**

For poor, self-employed women, their health is their only wealth. If they are healthy and strong, they can work and earn. But these women are often weak and sick. And they live in crowded and unsanitary conditions. This only further contributes to the repeated illness of a woman and her family members. In



addition, she has little or no access to health care, and what little health services she obtains is very expensive.

Consequently, SEWA has helped its members obtain health care which is run by women themselves. Our approach emphasizes health education as well as curative care. It also involves coordination and collaboration with government health services for immunization, Micronutrient supplementation, family planning tuberculosis control and referral care at public hospitals, dispensaries and primary health centres.

SEWA's health activities occur in all the 9 districts where we are organising workers and in Ahmedabad city. The activities are carried out in a decentralised way by, district -level health teams. These teams are either midwives cooperatives or part of their own are district-level associations. In Ahmedabad city and district, the health workers and midwives cooperative - Lokswasthya Sewa Mandli - is implementing all health activities. Shri Krishna Dayan (midwives) cooperatives is similarly working in the villages of Gandhinagar district.

There is also a technical team, SEWA Health Team, which provides services as well as health education and training to both members and, organisers in Ahmedabad city and in 9 districts. Increasingly they are working towards capacity-building of the rural teams at district level, so that high quality affordable and appropriate health services are available to SEWA members.

In late 1997, during the malaria (falciparum) epidemic in Banaskantha district, SEWA's Health Team provided its services to our members there together with the local association, Banaskantha DWCRA Mahila Sewa Association. In, particular, both worked towards collaborating with the government health services to combat this epidemic.

In Ahmedabad city, the Health Team works closely with the Ahmedabad Municipal Corporation (AMC) for ensuring that our members obtain basic amenities like water, sanitation, garbage disposal and toilets in their neighborhoods.

In 1997, SEWA Health Team initiated an impact study in Ahmedabad city and district, as well as Kheda district, where SEWA's health services are considerably developed. Workers, both of the unorganised and organised sector, are currently facing a major crisis. With the closure of the once-thriving textile mills, workers have lost their work and income.

#### SEWA Health Team - highlights of activities in 1997

No.	Services	Number of women
1.	Curative care at health centre	33,075
2.	Immunisation of children	40,993 children
3.	Health workers training	47
4.	Family planning	9231
5.	Micronutrient Supplementation	38,758
6.	Dai (midwives training)	105
7.	Referral care at government hospitals	2711
8.	Occupational health services	1075
9.	Reproductive and maternal Health services	5493

#### Lok Swasthya Sewa Cooperatives highlights of 1997

Sr.No.	Services	No.
1.	Health education of SEWA members	5994 women
2.	Health training with men's groups	25 men
3.	Tuberculosis Screening and Treatment	2281 persons
4.	Sale of low cost, standard quality drugs	Rs. 1.09 crores



## Shri Krishna Dayan Cooperative in 1997 :

Activity	No. of Women
Home visits to families	26,285
Deliveries	1173
Ante-natal care provided	7590
Immunisation	15871
Assisted women in obtaining sterilisation	898
Know Your Body Training	250
Midwives skill upgradation training	85

### Child care :

Women workers often have to combine the tasks of looking after their small children and working at the same time. Since child-care is generally not available, a woman has to adopt alternatives like taking the child to work with her, leaving the child alone or in the care of older siblings. Where a woman works in hazardous occupations like tobacco-processing or salt farming, the risk to the child is considerable. She literally works at the cost of her child who does not receive proper attention.

In addition without access to child care, the infants and young children of workers are do not obtain integrated child development services. Whatever little care they get from government programmes is not holistic nor does it ensure the full care and development of the child while the mother is at work.

SEWA's child care activities stress the overall development of young children and include health care, nutrition, recreational and child development activities. All children at our 112 centres are immunised and weighed regularly. They also have health check ups, are given micronutrient supplementation and referral care for serious diseases. They learn through play, games and child development activities. Increasingly, our centres are stressing children's development through various means including trips to local sites of interest. The children also obtain milk and nutritious food at the centres. The centres run according to the mother's hours of work. Mothers regularly and actively participate in meetings at the centres, monitor the activities and give their suggestions.

Sustainability of the centres - both in financial terms, as well as in terms of workers running the centres themselves - are an important feature of our programme. Each mother contributes towards the cost having her child at the centres. In addition, employers and private trusts also provide contributions. Finally, the government provides resources through the Integrated Child Development Scheme (ICDS), Rural workers Welfare Board and Social Welfare Board. Thus, through multiple sources of funding the child care centres are striving for sustainability. In 1997, our Child Care team regularly monitored the financial sustainability of the centres.

The centres themselves are run by cooperatives of child care workers and local, district-level organisations :

- In Ahmedabad, Sangini Child Care Workers' Cooperative is running centres for infants and young children. It has linked with the ICDS and Social Welfare Board.
- In Kheda district, Shaishav Child Care Workers' Cooperatives is running centres for 0 to 6 year old children of tobacco workers and agricultural labourers.
- In Surendranagar district, the Balvikas Mandal a local organisation runs Child Care Centres for children of salt workers. It is running Balvadis (day care centres) in villages bordering the desert, the little Rann of Kutch and in the desert itself alongside the salt pans.
- In Banaskantha district, the Banaskantha DWCRA Mahila Sewa Association (BDMSA), is running centres for rural workers' involved in agriculture, dairying, land-based activities like nurseries, gum-collectors and embroidery. This year, because of the malaria epidemic in the post-monsoon period, several balwadis remain closed for some time.



SEWA has also been actively working for the inclusion of child care in our country's Minimum Needs Programme, and to provide decentralized flexible and appropriate child care services. Together with the Forum for Creches and Child Care services (FORCES) based in Delhi, a district-level workshops were organised to share the grass root experience of NGOs and people's organisations involved in child care. The recommendations of these workshop are summarized below :

- Flexibility should be encouraged and permitted in child care programmes supported by government. Organisations should be permitted to collect community contributions and other funds, and be given the flexibility to use allocated budgets in a locally appropriate manner. They should also be directed with decision-making powers on issues emerging from their implementation of child care services.
- Decentralization of child care services should be undertaken. Both decision-making and resource allocation should be decentralized and undertaken at district level.
- Documentation of child care by NGOs and people's organisation should be undertaken.
- Creches for 0 to 3 year-old infants and young children must be an integral part of child care .
- District-level training for capacity-building of child (SPAC)' launched in 1994 should be implemented everywhere in the state together with NGOs and people's organisations.

Child Care at SEWA in 1997

No.	District/City	No. of Child Care Centres	No. of Children	No. of Child Care Workers
1.	Ahmedabad city	48	3,639	137
2.	Banaskantha	12	480	36
3.	Kheda	36	1,000	108
4.	Surendranagar	16	800	48
	Total	112	5919	329

#### Integrated Work Security Insurance :

Illness, widowhood, accident, fire, communal riots, floods and other such natural and human-made calamities result in loss of work, income and assets for poor working families. In times of such crises, poor families not only lose work and income, but also sell their assets like land and even borrow money at usurious rates. Hence, workers and their families are pushed further into the cycle of poverty and indebtedness.

SEWA Bank and SEWA started an integrated insurance scheme to support women in times of crisis. Operative since 1992, in collaboration with our nationalised insurance companies, it has demonstrated that insurance for the poor can be run in a self-reliant and financially viable way. 26,000 members were covered this year for an annual premium of Rs. 60. This gave them some protection against the various crises that continuously threaten their lives and work. An additional Rs. 15 per annum ensured that their husbands got life insurance, a widowhood insurance for women at their own insistence.

Many women chose to save 500 and then put this in fixed deposit. The annual interest accrued went towards the premium and ensured that they were continuously covered, year after year. Those who opted for this also obtained maternity benefits of Rs. 300 per childbirth. Still some other women saved an extra Rs. 200, and placed a total of Rs. 700 in fixed deposit so as to cover their husbands for life insurance.

Occupation-related health conditions and gynecological problems were also covered as risks in 1997. For example, many vendors suffer from sunstroke while selling their wares in the open or gum collectors get injured by the thorny babool trees from which edible gum is collected supported their need. Similarly salt workers suffer from sunstroke and the hazardous effects of continuously having their hands and feet soaked in brine. This inclusion of work-related problems had resulted in much expansion of the scheme.



In 1997, there was increasing interest in our insurance programme on the part of policy-makers, academics, peoples organisations and NGOs. SEWA was invited to several policy-level initiatives - workshops and seminars. This included discussions with Members of the Planning Commission and also a special task force of the World Health Organisation (WHO) on health insurance. Our insurance team has also started sharing their knowledge and expenses with peoples organisation and NGOs, through exposure and training programmes.

#### Insurance claims received by members in 1997

Activity	Number of claimants	Claim Amount in Rs.
Life insurance	280	849000
Work security	235	188334
Maternity Benefit	308	92400
Total	823	11,29,734

#### Housing through Mahila Housing Trust :

For poor, self-employed women, their home is also their workplace. They produce goods and provide services from the home e.g. bidis, agarbattis, shell cotton pods, sew and embroider in their homes. They also store their raw materials and finished products in their houses : waste paper, vegetables and also prepared food and snacks. In addition, they keep their animals, goats and calves in their homes, as well as these animal's fodder. In other words, their homes are productive assets for them. If their homes are solid and weather - proof, they can develop their work and incomes. Hence women, whether rural or urban, have always expressed the need for housing services - both housing finance and technical services.

SEWA and its sister organisations within the SEWA movement, joined together to form the Gujarat Mahila Housing Sewa Trust. The goals are to help women obtain both housing finance and technical services. This year, the Housing Trust addressed both its goals. Women who had obtained land for housing were assisted in obtaining housing loans by SEWA Bank. A total of 1708 women obtained Rs. 3,06,96,810 worth of housing finance by way of loans.

In addition, women obtained technical services and guidance for obtaining basic amenities like water connections and sanitation. This was done by linking them with the 'Parivartan' programme mentioned earlier, and by joining with other existing schemes of the government; a total of 75 women from various neighborhoods obtained this assistance. Further, a proposal was prepared to help artisans repair their homes, improve lighting and ventilation and other requirements. Government support for this initiative was solicited.

Housing Trust also held several "housing clinics" to make housing-related information available to poor women, and to build their capacities and abilities to avail of existing government schemes and programmes related to housing. These "clinics" developed as a result of discussions with worker-leaders who said they had little or no knowledge of existing housing schemes and how to go about obtaining access to them. A total of 4 "clinics" involving about 150 women were organised for those in the 'Parivartan' programme.

#### Legal Aid

SEWA's experience in organising workers over the past twenty-five years, has shown that they have to face the law and the police frequently at various times in their lives. Hence, since the very beginning, SEWA has been providing legal education and support in court cases to its members. Low wages, blatant violation of labour laws, the rapid spread of contract labour, the grip of the middle man, competition arising from license requirements, police harassment, slow moving and delayed court and legal proceedings, open opposition from organised sector unions, exploitation of women. their labour and even their bodies - all these are the issues taken up by SEWA's legal services. How far the law can actually address them successfully is of a matter of serious concern. However, the reality is that justice continues to elude self-employed workers and, in fact seems to become increasingly far removed from them.



This year's major legal struggles were over the rights of agarbatti workers, and vendors. In addition, legal cases initiated in previous years continued to come up in the courts. We also filed a writ petition against demolition of member's homes in the High Court.

*Nanuben Vitthalbhai Dantani, age 40, resides in Vastrapur area. She is an old clothes vendor and a member of SEWA for years. Since this area is covered in the Town Planning Scheme, wherein there is provision of widening the roads, the officials of Ahmedabad City Development demolished her house along with the houses of 4 other members in the same area without giving any prior legal notice. Furthermore, when members of her family and others tried to oppose the activity of demolition, they were badly beaten up by the police. As soon as Nanuben lodged her complaint with SEWA, we took further action. We filed a writ petition and the case is pending in the High Court of Gujarat.*

#### Legal Aid in 1997

Details	No. of cases	No. of members involved
High Court	14	169236
Labour Court	17	84
Traffic Court	400	1200
Appellate Tribunal	1	154
Supreme Court	2	all SEWA members
Other cases	13	13
Total	447	511495

#### Design SEWA

While organising artisans into Co-operatives, we learned that they are very skilled in their craft, talented and quick to learn new designs, if provided with appropriate training and support. However, currently, artisans have to face cut-throat competition in marketing their products. Given the competition, what is essential is not only the quality but also the novelty and speciality of their products. Hence, product design is necessary a part of all marketing efforts and strategies.

Based on these experiences, SEWA decided to establish its own market oriented design centre- Design SEWA. Here with the artisan's help and knowledge, samples of traditional crafts and designs are collected, skills are upgraded, new designs are shared and different designs and skills are developed.

This year Design SEWA continued its efforts in preparing master crafts women. The latter then gave skill upgradation training, like tie and dye, screen-printing and patchwork training to other artisan women.

#### CAPACITY - BUILDING OF SEWA MEMBERS THROUGH SEWA ACADEMY

A movement requires an ideological framework and a clear direction. This framework must be understood by all its members and the direction must be clear to all. All participants in the movement must have a common understanding of the vision and the strategy. The messages of the movement must be taken to the public, to policy makers and to those persons whose help the movement needs.

As activities, programs and management of organisations are taken over by the local women, capacity building becomes an essential need. SEWA's expansion is dependent on how active the local leaders are, their capacity to control members and to deal with the problems.

SEWA Academy has the task of preparing the members to take leadership positions, to manage organisations and to take over the running of SEWA. It builds capacities and takes SEWA's messages to the outside world. It does this through :



- Training
- Literacy
- Research
- Ansooya, the newsletter
- Akashganga - monthly magazine for working class girls
- Video SEWA

#### a. Training :

The Academy is the focal point for coordinating and implementing SEWA's activities in member's training and worker's education. SEWA's Training programmes are tailor made to meet the needs of its working class sisters in both urban and rural areas.

Due to unusually heavy monsoon and consequent widespread damage all over Gujarat in 1997, the number of trainings were fewer than planned.

Basic Leadership training	352
Advance Leadership training	20
Training for DWCRA group members	66
Training of Trainers	41
Training on Organising	320
Functionary Training	27
Training for Watershed organisers	33
Self help groups Training	13
Research Training	25
Documentation Training	24

#### b. Literacy :

Literacy classes were started to meet the demand put forth by our members. Through literacy they read the documents that they sign, letters, their bank pass books, and can run their own businesses efficiently.

In 1997, 1500 members participated in 45 literacy classes.

#### c. Research :

Research has always been an integral part of SEWA's work. It is the method by which self-employed women become part of the world of knowledge. They receive knowledge from the outside world and give the knowledge of their experience to others. Research is used for SEWA to understand the lives and work of self employed women, for the women themselves to learn more about the world around them, for SEWA to represent the point-of-view of self-employed women and to share their experiences with policy makers, like-minded activists, academics and the general public, and to take the movement forward.

This year SEWA Academy's research team continued its efforts to prepare workers themselves to be researchers. Efforts focussed on capacity-building so that our members themselves learned to collect and analyze primary data, and identify their own issues. Women from different trades and areas were involved in this process so that research capacities were developed at the local level.

In addition, the research team helped to develop participatory evaluation methodologies. Here, too, the attempt was to enhance and build poor women's capacities to analyse, reflect and evaluate their own programmes and activities.

A very important aspect of the research team's work is studying issues emerging from poor women's experiences, and then analysing these for policy action. Thus the issues of workers and the poor, in general, are brought to the attention of policy-makers at all levels with the support of authentic



qualitative and quantitative data. This strengthens our policy change activities and, in turn, the SEWA movement.

One of SEWA's main concerns has always been to show that self employed women, or what researchers call women in the informal sector, are central to the nation's economy. In 1997, SEWA started three major research efforts at the State level, at the National level and at the International level to bring out the Economic Contribution of women in the informal sector.

At the National level, SEWA is collaborating with the National Council of Applied Economic Research, on a series of studies both macro and micro which look at the informal sector's contribution from many different angles. The study commenced with a SEWA-NCAER workshop held in April 1997 to identify the main issues as well as the main researchers. Eight studies are now under way.

At the State level, SEWA along with other research organisations, GIDR, GLI and CSS, is conducting a micro-level study on the contribution of the informal sector.

At the international level, SEWA is collaborating with Harvard University and UNIFEM (United Nations Fund for Women) in a new initiative called WIEGO (Women in Informal Employment Globalising and Organising). This initiative, aims at bringing informal sector women into the mainstream through research, statistics and programmes which lead to changes in policies.

SEWA Academy has set up an Informal Sector Unit to co-ordinate this work. It co-ordinates the research at the state level, co-ordinates with NCAER at the national level, co-ordinates with WIEGO at the international level and aims to interpret the information and knowledge obtained from studies and research into useful policies and programs for the informal sector workers, and in particular for members of SEWA.

#### **Studies undertaken in 1997 :**

- Evaluation of Akashganga
- Longitudinal study - year 3
- Census of Bidi rollers at Kheda
- Health Baseline survey
- Forced Migration
- Study on Impact of Primary Education
- Homebased and Non-homebased report

#### **Documentations:**

- Papers presented by organisers of SEWA
- DWCRA trainings - 3 reports
- Watershed training - 1
- Functionary training - 1
- Training on organising - 1
- "India of my Dreams" discussion topic during SEWA's mela (fair)
- Training of trainers - 1
- Workshop on Child care and Voluntary Organisations - 1

#### **Profiles and other writing activities :**

- Homebased workers - 13
- Vendors - 13
- Flood affected members - 4
- Members of Executive committee - 3
- Articles for Ansooya new letter - 8
- Articles for Charkha Feature Service - 3



## Communication :

Communication is a very important aspect of poor self employed women's lives and struggles. There is the need to develop and strengthen communication between members within the SEWA movement, and also between poor women and the world outside. Communication methods are used by the women, so that they are both seen and heard.

### Print Media : Ansooya - Newsletter

SEWA has explored several channels to support members in their communications efforts. Ansooya, the newsletter, is the newspaper of our members which is published fortnightly. It gives visibility to self employed women. It portrays their lives and work. Creating an understanding of their issues and ensuring that their reality is reflected in development planning and programs.

It voices the constraints faced by poor self employed women's as well as success stories. This is a medium through which we are able to spread their concerns to policy makers. There are total of 2616 subscribers to Ansooya.

Ansooya is focussed on its readers and their development. It helps to increase their awareness, self confidence and knowledge. Knowing about the activities and achievements of other SEWA-sisters inspires and encourages them. Ansooya gives a voice to their activities, achievements and also the problems of SEWA members.

As Marthaben of Bedva village from Kheda district says, "Our own experiences and facts are inspiring and encouraging. When they are published in Ansooya, they boost up our spirit. All of us feel happy. We can do a lot through this medium."

Some of the examples of the articles published in 1997 are :

Some important articles in 1997 Ansooya issues :

- Towards Second Freedom - SEWA's march towards economic independence of the poor self employed women.
- We demand Minimum Wages on May Day
- 'DWCRA' - The Foundation of Rural Women's Organisations is a brief report on the National Consultation on DWCRA held in Ahmedabad.
- Rain Creates havoc on the poor self-employed women in the city and other districts of Gujarat
- Pass or Fail ? gives us a detailed report on how self employed women assess SEWA's work through the report card method.
- Champa Says So..... describes the benefits of the Parivartan Yojana, a slum scheme upgradation of Ahmedabad Municipal Corporation
- On the Threshold of 21st century, where are the self-employed women ? interprets the changes that takes place in today's world and its effects on the poor self employed women.
- Our Tribute to the Nation describes the SEWA Mela (fair) celebrations. Salutations to the city where SEWA was born and from where it obtained support for its growth Diamonds from Rags is an article on the struggle of the old cloth vendors of Delhi and Gujarat
- Tragedy at Radhanpur is an article on the malaria epidemic in Banaskantha.

### Achievements

- (1). Shri Jayantikaben, who has been the editor of Ansooya since its inception was given the award for the year 1996-97 for the best journalist in the field of women's development by the Chief Minister, Gujarat State.
- (2). Gujarat Branch of All India Women's Conference has awarded 'Shri Bhanuben Patel Vishesht Chandark' to Shri Jayantikaben in recognition of her unique social contribution. It was awarded to her by the Governor of Gujarat.



Ansooya is published through Mahila Sewa Ansooya Trust. an independent organisation formed in 1996. It has published three books : on organising, a literacy manual and of songs sung at SEWA.

Ansooya Trust's new office at Gandhinagar has started working from 15 November 1997. We plan to develop Ansooya Feature Service which will provide articles, profiles and reports about women and issues of poverty to all the daily news papers.

**Akashganga** - A Periodical for our member's daughters. Often mentioned that there is nothing in the existing market that they can afford and that their daughter's can read Akashganga is published every month for SEWA's member's daughters. It is reasonably priced and has stories of interest to working class girls from the ages of 8 to 14. It provides information, including on health, puzzles, poems, history, science, stories and quizzes. They subscribe themselves also contribute stories, poems and other information which they want to share. Inspiring events or stories of urban leaders are also published so that they are encouraged motivated readers, and helps to create self-esteem.

There are 1520 yearly subscribers and 956 life members.

### Electronic Media : Video SEWA

Video SEWA has been involved in the production of programs which are directly connected to the issues of the poor self employed women since 1984. They make simple, appropriate programs which are often used for the purpose of development, for organising the other women and raising awareness. Their productions are used to mobilise policy makers and planners at regional, national and international levels and the public in general. Video SEWA's experience shows that poor, self employed women can use the latest technology to further their movement and obtain visibility of their issues and programmes.

No.	Activity	No. of Women
1.	Video production	22
2.	Documentation	86
3.	Replays	414
4.	Outreach to women	6072
5.	Edited programs	11

In addition, a program made by Video SEWA, "Tees Karore Kahan Hai ?" (Where are 30 crore Informal Sector Workers ?) was telecast on Delhi Doordarshan on Workers's Day, 1st May 1997. It was commissioned by Doordarshan. Through this we reached lakhs of people all over the country.

### SEWA MADHYA PRADESH

SEWA started working in Madhya Pradesh in 1985. The total membership of MP in 1997 was 42,500. SEWA MP has organised self employed women in seven district namely Indore, Bhopal, Chattarpur, Ujjain, Ratlam, Sagar, Mandsur, Khandava and Damoh. Bidi rollers, agarbatti rollers, ready-made garment and smoking (embroidery) workers, agricultural labourers, and Tendu leaves pickers have been organised in these districts

One of the main activities was organising for an increase in the minimum wage for worker. This was achieved through several meetings, government rallies and campaigns. There was struggle also for much identity cards for workers for the reinstatement of retrenched workers. In the year 1997, total 251 meetings were held and 111 training programs were conducted with 45 to 50 participants.

Sr. No.	Districts	No. of Meetings	Trainings
1.	Indore	70	24
2.	Khandava	40	18
3.	Ratlam, Mandasaur, Ujjain	60	21
4.	Sagar, Damoh	46	29
5.	Chattarpur	35	19
	Total	251	111



In Indore, the agarbatti rollers earn Rs. 5.75 for rolling 1000 agarbatti. In order to raise their wages several meetings and awareness training programs were undertaken. Several meetings with the Labour Commissioner were held so that women could obtain their minimum wage rate. We finally succeeded and 2000 agarbatti rollers benefitted by a total income increase of Rs. 3,78,000. Further more, 1222 members were employed. We had to struggle for a similar raise for the bidi rollers also. Earlier, they used to earn Rs. 50.00 per every 1000 bidi. Now after the minimum wage campaign, 20,000 bidi rollers obtained a total income increase of Rs. 50,04,000.

Bidi rollers now have their own identity cards. We have started awareness camps for identity cards for other self employed workers like agarbatti rollers and smocking workers.

Sr. No.	Districts	No. of women
1.	Indore	70
2.	Ujjain	800
3.	Sagar	1258
4.	Damoh	1233

SEWA MP is working in 170 villages in eight different districts of the state of Madhya Pradesh. Health care, child care and social security are the major activities of the rural development of SEWA MP. A health team was developed to look after the health aspects of different districts. Need-based health camps are organised wherein the members obtained health information and education as well as treatment for frequent diseases. The importance of nutritious food for self employed women was a part of this.

Through awareness camps workers learn about their rights. 22 such camps were organised. They are also informed about the principles of cooperatives. They are advised to form their own cooperatives so that they will own what they produce and will be freed from the exploitation by local middlemen and traders.

## SEWA'S SILVER JUBILEE CELEBRATIONS

1997 was a special year for SEWA. It was the year of our Silver Jubilee - 25 years of organising poor, self-employed women. It was a year of celebration, reflection and reaffirming our commitment to working for the "Second Freedom". Silver Jubilee events were held during the course of the year.

### SEWA Chowk - the hub of SEWA :

On March 8th, International Women's Day, we celebrated women's achievements and sisterhood and also started new activities in SEWA Chowk. SEWA Chowk (Literary 'square' or 'place') is where all SEWA members first congregate at SEWA. Whether from rural or urban areas, when they enter SEWA's headquarters, they first set foot in the Chowk. Thus it is the hub of all activities at SEWA. The Chowk's walls reflect our history, our skills and our news. There are photographs, posters and embroidery on its walls. On one side we have a display-cum-sales counter of crafts made by women. In another corner, SEWA Bank has a cash counter.

On Women's Day, we started three new counters - one for receiving women's suggestions and complaints (on housing, employment or whatever is a burning issue for them), a second for receiving information about water, sanitation and other basic amenities (usually complaints about burst water or sewage lines lack of water supply or no garbage disposal) and third on employment opportunities for women. At all three counters, detailed information is noted by a SEWA organiser who then follows up on the emerging issues and keeps in close touch with the member who provided the information or complaint.

### First Day Cover :

The Department of Post and Telegraphs, Government of India, recognised the SEWA movement by launching a first day cover in honour of SEWA. Renowned freedom fighter of Gujarat, Niruben Desai,



inaugurated the first-day cover along with Shakriben, a retired textile mill worker and one of our first members. The function was chaired by the Postmaster General of Gujarat. The first day cover was designed by the National Institute of Design and depicts self-employed women's upward flight towards economic freedom through a kite motif.

Hundreds of SEWA members assembled in SEWA Chowk and yard for this event. Many eagerly bought first day covers and celebrated a quarter of a century of organising together.

### **SEWA's Silver Jubilee Mela**

Our biggest celebration was a 'mela' organised in the garden in front of SEWA's office. A mela is a large get-together - a fair or fiesta with stalls, entertainment, games, competitions and various events. The garden opposite SEWA now known as Lokmanya Tilak Bagh, after one of our prominent freedom fighters, has a unique place in SEWA's history. It was here that Elaben Bhatt, our founder, held the first meeting of self-employed women. This led to the formation of a new union, SEWA, in 1972. At that time, the garden was called Victoria Garden, in honour of the British queen. In Gujarati it has always been called the Rani's Garden (Queen's garden). SEWA organised a mela for all its 'Ranis', in celebration of our Silver Jubilee.

The Mela was inaugurated on October 1st, 1997 by Virbalaben Vaidhya, an eminent women's activist and social worker. Thousands of women, all our members, cheered, sang songs and danced as their sisters released several kites propelled by many-coloured gas balloons into the clear blue sky. The mela was also a thanks-giving to our home city of Ahmedabad and to all our numerous friends and well-wishers all these years.

The next five days were also a celebration of women's talents and achievements. Some highlights of our mela :

- stalls depicting organising, the various activities and services of SEWA and its outreach were arranged. Each of the 9 rural districts where SEWA works had put up a stall showing the activities undertaken in the districts. Miniature watershed development activities complete even with check dams, salt pans and craftswomen actually embroidering were arranged. Bank accounts were opened at SEWA Bank's stall and literacy manuals and cassettes of SEWA songs were available at SEWA Academy's stall. Children were thrilled to get small gifts and sweets at the Child Care stall and women lined up to take their weight and blood pressure at the Health Team's stall. Design SEWA has specially prepared greetings cards and our city union organisers had specially designed buttons. There was something for everybody of all ages.
- SEWA Bazaar was organised where anything from tasty, home-made snacks, fruit, brightly-coloured balloons and exquisite crafts were available to all. Under a gazebo which probably sheltered many visitors to the garden in days gone by a group displayed the richness of their craft tradition. Sales were brisk.
- Home-made rural food was offered in a special enclosure. Thousands of visitors to the mela sampled delectable dishes from our rural districts. There were mouth-tingling vegetable curries and desserts, a wide range of rotis (breads) of millet, corn and wheat, and wholesome khichdi (rice and lentil) and Kadi (yogurt and lentil preparation) with spicy garlic chutney. All emerged licking their fingers and full of the tasty and simple village food.
- Games and competitions were organised every day, and our members enormously enjoyed the fun! Hitching up their saris and ghaghras, they raced each other and played with their children.
- SEWA members gave extempore speeches on "The SEWA of my Dreams", some standing on stage for the first time. But they spoke from the heart, sometimes wavering but always clear and direct.
- A special cassette of songs sung at SEWA, prepared by SEWA Academy, was released.
- Several events - garbas, songs, poems, dreams and skits were organised every afternoon. Women and children eagerly participated, encouraged by a large audience of their SEWA sisters and mela visitors from near and far. There was 'fancy dress' by children and umbrella garba by women, there was the rhythmic circular dance of our tribal members and the lilting music from the desert of Kutch; there was the "Dairo" (ballads) by renowned artist, Jitubhai Gadhvi, and specially prepared garbas for the occasion. Well-known classical Indian dancer, Mallika Sarabhai, gave a special



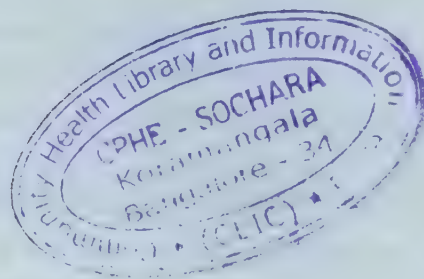
performance for SEWA, the likes of which women had never seen in their lives. And a six-year old child-magician performed several tricks, quite amazing for one so young.

- On October 2nd, 1997, Gandhiji's birthday, a special function was organised to honour SEWA's founders — a group of 60 dedicated workers and organisers who began the long journey of organising and building SEWA. While recognizing their the invaluable contributions, younger SEWA sisters vowed to continue the work they had begun twenty-five years ago. Each of the 60 organisers received a special citation and a small memento.
- Several friends of SEWA joined us for our celebrations during the mela. They included Dr. Anandlaxmy, well-known child development expert and educationist, Laila Tyabji, founder of Dastkar and activist for crafts people everywhere, Mr. Laxmi Jain, freedom-fighter, a leader of the cooperative movement and one-time Planning Commission Member, Ms. Devaki Jain, a reputed academic and long-time women's rights activist, Ms. Joke from the Netherlands Embassy, Professor Howard Spodek, professor of history at Temple University, Ms. Lisa Spodek both from the U.S.A., Smt. Leena Sarabhai, founder of Shreyas Foundation and a prominent educationist, Mr. David of the Government of Gujarat and many others from the local state and national government.

On the last evening of the mela, thousands of women and their families lit candles, and raising them, sang "We shall Overcome". A sea of candles lit up the mela and showed us the way ahead. It was a touching and memorable conclusion to the five days of celebration and thanks-giving to our city, and to the thousands of women who are SEWA's continuing inspiration.

### SPECIAL EVENTS IN 1997

- SEWA was honoured at a special function of the Vishwa Gurjari Foundation
- Indian National Trade Union Congress and National Mill Workers' Union facilitated Elaben on the occasion of their golden jubilee celebration and presented her with a shawl for her leadership in the labour movement.
- SEWA was elected to the IUF Asian Regional Executive committee as well IUF's Executive and Administrative committees
- SEWA received the Darshak Foundation award for rural development presented by Shri Ushaben Mehta.
- Ansooya's editor was awarded best women's development journalism award.
- SEWA was given the Shakti award from the Sakhi Foundation of Jayahind Group of publications. The Award was received by Rahimaben, Secretary, SEWA.





## SEWA's Membership in 1997

All India Membership	2,11,124
Gujarat Membership	1,59,204

### Manual Labourers & Service Providers 1,00,968

- Agricultural Labourers
- Tobacco Processing Workers
- Dairy Workers (Self -employed)
- Paper Pickers
- Contract Labourers
- Head-loaders
- Cleaners
- Hand Cart Pullers
- Cement Bag Cleaners & others

### Home-Based Workers 44,484

- Embroidery Workers
- Bidi workers
- Zardosi workers
- Readymade garment workers
- Broom makers
- Block Printers
- Papad & other foodstuff makers
- Weavers
- Blacksmiths
- Other home-based workers

### Hawkers & Vendors 13,752

- Vegetable vendors
- Fruit vendors
- Old Clothes vendors
- Kerosene vendors
- Cutlery vendors
- Scrap metal vendors
- Others

#### All India Membership State-Wise

Gujarat	1,59,204
Madhya Pradesh	42,500
Uttar Pradesh	9,420
Total	2,11,124



211.134

1,50,204

All India Membership

Gujarat Membership

1,00,965

Manual Labourers & Service Providers

Agricultural Labourers

Tobacco Processing Workers

Dairy Workers (Self-employed)

Paper Pickers

Contract Labourers

Head-loaders

Cleaners

Hand Cart Pushers

Cement Bag Cleaners

Home-based Workers

Embroidery Workers

Bidi workers

Zardoi workers

Readymade garment

Broom makers

Shoe Printers

Papad & other food

Weavers

Blacksmiths

Other home-based

Hawkers & Vendors

Vegetable vendors

Fruit vendors

Old clothes vendors

Kerosene vendors

Cutlery vendors

Scrap metal vendors

Others

All India Membership State-Wise

1,50,204

42,500

9,430

211.134

Gujarat

Madhya Pradesh

Uttar Pradesh

Total



## SEWA's Executive Committee

### Office - Bearers

- |    |                        |   |                                     |
|----|------------------------|---|-------------------------------------|
| 1. | Shantaben Paulbhai     | - | President (Agricultural Labourer)   |
| 2. | Sharifaben Habib Shah  | - | Vice - President (Nursery raiser)   |
| 3. | Rajiben Khengarbhai    | - | Vice - President (Vegetable Vendor) |
| 4. | Lalitaben Krishnaswami | - | Vice President (Union Organiser)    |
| 5. | Miraiben Chatterjee    | - | General Secretary (Union Organiser) |
| 6. | Niruben Jadav          | - | Secretary (Garment Worker)          |
| 7. | Rahimaben Shaikh       | - | Secretary (Patchwork Quilt Maker)   |

### Members

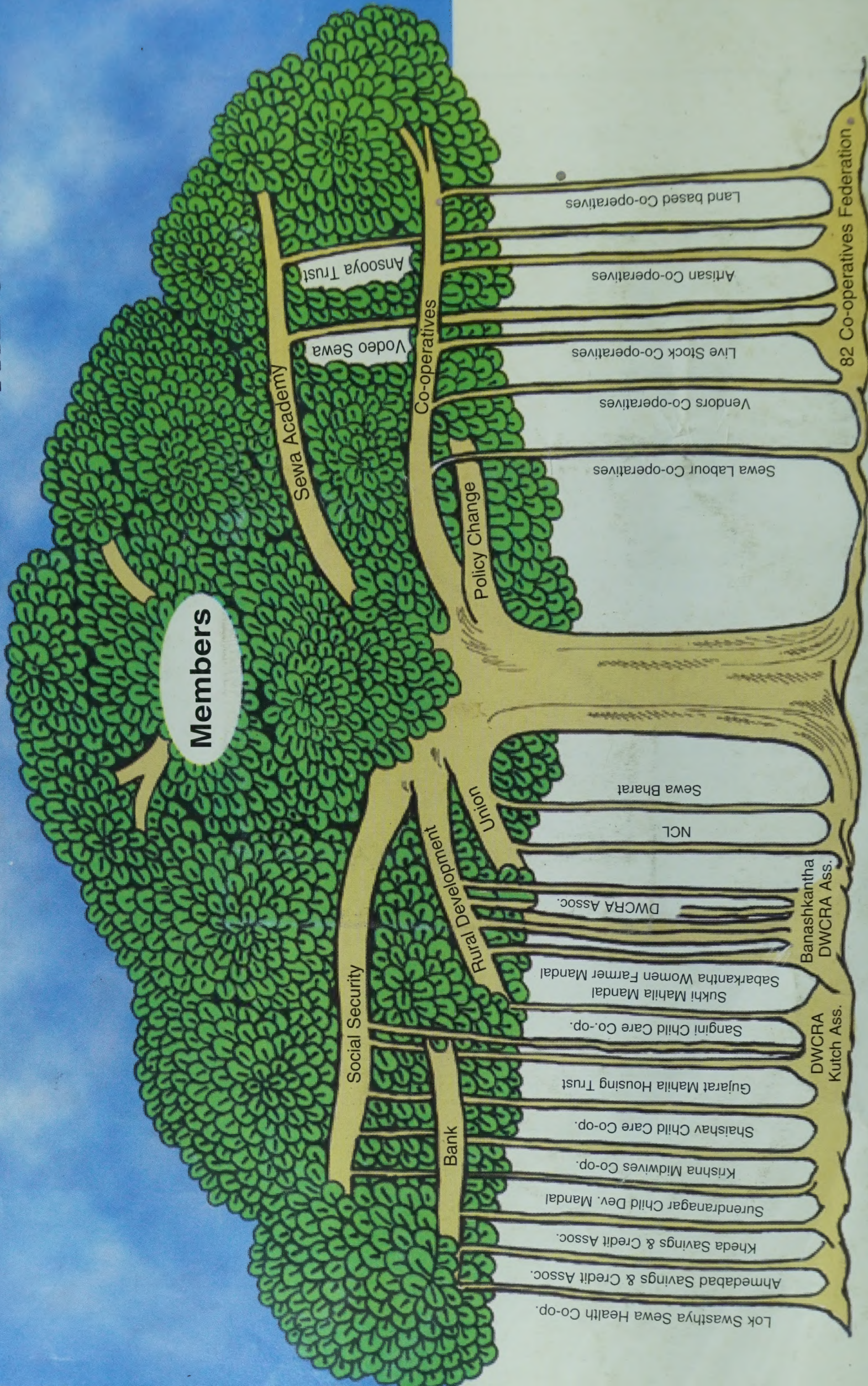
- |     |                        |   |                                    |
|-----|------------------------|---|------------------------------------|
| 8.  | Jomiben Rajgaur        | - | (Embroiderer Worker)               |
| 9.  | Ranbai Rauma           | - | (Gum Collector)                    |
| 10. | Laxmiben Parmar        | - | (Paper Picker)                     |
| 11. | Bashirunben Imambhai   | - | (Agricultural Labourer)            |
| 12. | Rudiben Ahir           | - | (Embroiderer)                      |
| 13. | Puriben Ahir           | - | (Embroiderer)                      |
| 14. | Menaben Thakor         | - | (Nursery - Raiser)                 |
| 15. | Ramiben Ratanbhai      | - | (Embroiderer)                      |
| 16. | Shantiben Shivubhai    | - | (Agricultural Labourer)            |
| 17. | Prabhaben Kashinath    | - | (Bidi Worker)                      |
| 18. | Sahibbibhi Abdul Kadar | - | (Bidi Worker)                      |
| 19. | Kamleshben Vaish       | - | (Readymade Garment Worker)         |
| 20. | Marthaben Georgebhai   | - | (Tobacco Processing Worker)        |
| 21. | Nirmalaben Jayantibhai | - | (Agricultural Labourer)            |
| 22. | Kavitaben Rathwa       | - | (Agricultural Labourer)            |
| 23. | Shakriben Patni        | - | (Vegetable Vendor)                 |
| 24. | Samuben Devjibhai      | - | (Contract Labourer)                |
| 25. | Bilkishbanu Padhiyar   | - | (Kite-Maker)                       |
| 26. | Elaben R. Bhatt        | - | (Founder of SEWA, Union Organiser) |

### Invitees

- |     |                    |   |                   |
|-----|--------------------|---|-------------------|
| 27. | Naynaben Parmar    | - | (Casual Labourer) |
| 28. | Ranjanben Desai    | - | (Union Organiser) |
| 29. | Renanaben Jhabvala | - | (Union Organiser) |
| 30. | Reemaben Nanavaty  | - | (Union Organiser) |
| 31. | Jayshreeben Vyas   | - | (Union Organiser) |
| 32. | Namrataben Bali    | - | (Union Organiser) |
| 33. | Labhuben Thakkar   | - | (Union Organiser) |
| 34. | Manaliben Shah     | - | (Union Organiser) |



# THE SEWA TREE



## SEWA Academy

SEWA Reception Centre, Opp. Victoriya Garden, Ahmedabad-380 001.